

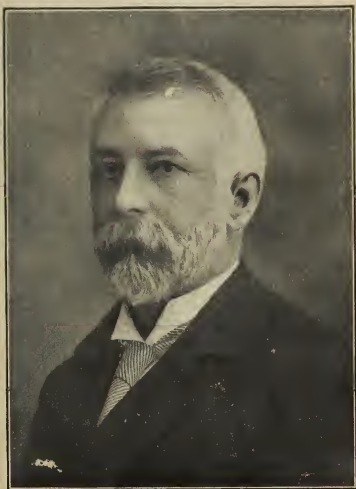
THE BUSY MAN'S MAGAZINE

THE CREAM OF THE WORLD'S MAGAZINES
REPRODUCED FOR BUSY PEOPLE.

Vol. XI. No. 4

FEBRUARY, 1906

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THE BUSY MAN'S MAGAZINE

(Formerly "Business" and "The Business Magazine.")

Reproducing for Busy Men and Women the best
Articles from the Current Magazines of the World.

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Inside With the Publishers

SOME explanation is due our subscribers for the apparent omission of a January issue of The Busy Man's Magazine. The present issue is in reality the January number, although we have labelled it February. When first The Busy Man's Magazine was issued, it appeared on the 20th of October, it was called the October number and it reviewed the October numbers of the world's periodicals, practically all of which had been received by that date. The November and December numbers followed suit, the December number coming from the press a few days before Christmas. Our attempt to keep the date of the magazine in harmony with the contents was a well-meaning one but it was to all intents and purposes useless, for many of our more distant subscribers did not receive their copy until some time the following month. Accordingly we are now placing our February number on the market contemporaneously with the magazines of other publishers, though its contents are concerned with the contents of the January periodicals.

It is almost unnecessary to state that the change will not affect the number of copies our subscribers will receive. The magazine will be sent to all subscribers for a full year of twelve months.

Another improvement which our readers cannot fail to have noticed is the new cover design with which we have started the year. This design has been specially prepared by the MacLean Publishing Company's artist and will be the permanent cover of The Busy Man's Magazine for some time to come. Provision has been made for the insertion of portraits of men who are doing things. We are

anxious that this new cover should become familiar to every man, woman and child in Canada. It stands for a publication that honors the active side of life and preaches a courageous struggle for the best that is in Canada.

The successful Canadian business man to be considered in our March issue is Mr. Frederic Nicholls, whose connection with the Canadian General Electric Company, Canada Foundry Company and other important industries has brought him much renown. The recent remarkable sale of General Electric stock in England has called attention to this issue in the Old Land and has naturally aroused curiosity in the man who has brought it to its present commanding position. Mr. Nicholls has also attained prominence in other walks of life.

We have commissioned Mr. Augustus Bridle to prepare this sketch of Mr. Nicholls and we are assured that he will present his subject in as interesting a light as he did that of Mr. D. D. Mann in our December number.

What a multiplicity of excellent magazines there are! Every month some new candidate for popular favor appears on the market or some old favorite changes its character or alters its price. There is a constant activity in the publishing world and tireless editors, special writers and story tellers are interminably grinding out matter for the insatiable reading public. Often quality is sacrificed to quantity, and so difficult is it to secure first-class matter that many magazine editors are compelled to pad their publications with inferior stuff.

The utility of a magazine like The Busy Man's Magazine is becoming daily more apparent. The average magazine gives its readers nine parts chaff and but one part wheat and its readers are cheated just that much. The Busy Man's Magazine is in a position to discriminate and only grain comes to its mill. It sifts the grain from the chaff and extracts the meat from the grain. It gives the very essence of all that is best.

Do not understand from our strictures that we believe magazine-reading to be a delusion and a snare. To those who have the time and the money we would say by all means read the magazines and keep in touch with current thought and action. But we are rather addressing our remarks to the great army of busy people whose time is precious, and who stand with bewilderment before the avalanche of printed matter but who do not wish to miss anything good in any magazine. To them we offer The Busy Man's Magazine with its selection of articles and index to hundreds of others as a solution of a difficulty.

The article by Mr. H. F. Gadsby on Hon. W. S. Fielding, which appears as the leading article in this issue, reminds us of an episode which occurred while the Finance Minister was sitting with the Tariff Commission recently at Fredericton, N.B. A manufacturer of shoes, after putting in a strong plea for increased protection in the shoe-making industry, took occasion to mention that a duty on United States trade newspapers and magazines would be a good thing. For what reason? he was asked. "For the very good reason that United States manufacturers of shoes, who advertise in them, get an easy means thereby of placing the merits of their product before Canadian

readers, who buy their goods in preference to Canadian makes, which are better and cheaper," was his reply. The Finance Minister, instead of being appalled by this serious charge, merely laughed. "If that is your only difficulty, why don't you use printers' ink yourself?" he queried.

By this adroit reply, Mr. Fielding's title of "maker of tariffs" must be supplemented by the no less honorable title of "advertising expert." He has advanced on a new tack and is now ready to meet the clamorers for more protection with an unanswerable argument. Long life to Mr. Fielding, the advertising expert.

We are prepared to hear Canadian manufacturers argue that there are no Canadian magazines worthy to compete with the United States magazines, that there isn't the literary and artistic ability in this country to produce them, nor a sufficient population to support them. This is a serious mistake. Small wonder that Canadian magazines do not progress like the American magazines, when so few Canadian manufacturers lend them a loyal support. Let us work together, publisher, advertiser and reader, and it will soon appear that the land which produces a Parker, a Connor, a Barr, a Fraser, a Roberts, a Campbell, a Carman and many another familiar name can turn out magazines as good as the best.

An accumulation of testimonial letters is on our desk. Let us select from the heap two or three at random just to show what the reading public thinks of us.

Here is what Mr. George F. Haworth of Sadler & Haworth, Toronto, writes:

"I send a few lines to thank you for the extra copies which you sent

to me of The Business Magazine, and take this opportunity of saying to you that it is the most interesting publication of the kind that I have ever subscribed to and there is no doubt that if the subsequent numbers are equal to the first and second editions your subscription list will become a very large one."

In the course of a short letter the Ingersoll Packing Company, of Ingersoll—very busy people, these—say:

"We would not like to miss the future copies of The Business Magazine if the contents continue to be on a par with the November number, which to our mind is a particularly fine number and which we enjoyed very much."

Mr. E. Lees, of Hamilton, has these kind words to say under date of December 28:

"I received this a.m. copy of The Busy Man's Magazine, and having read same, cannot help writing you to say that of all papers, periodicals, etc., I have subscribed to, none has pleased me more than the above. In fact, it is what every business man wants—something logical, helpful and pleasant to read. I am always anxious for the next issue. I send this letter of appreciation voluntarily."

Mr. W. C. Cross, manager of Hall & Fairweather, Limited, St. John, N.B., after notifying us that he had failed to receive the November number, wrote:

"The first one impressed us so favorably that we do not like to miss a number."

A subscriber to The Busy Man's Magazine who prefers to remain anonymous, writes: "You may in-

tend your publication for busy men, but my experience shows it is intensely interesting to lazy women. I missed my copy and could not find it anywhere, until I happened to pass through the laundry, where I found the laundress reading the article on D. D. Mann with the most intense interest. I got it back and it disappeared a second time, and again I found it in the kitchen, showing clearly that it is of as much interest to women as to men, which I am sure will surprise you as much as it did me."

The utility of the department devoted to recording a list of the best articles in the current magazines, which for reasons of space we are unable to reproduce in The Busy Man's Magazine, can best be tested by examining it. There the reader will find a splendid terse outline of the contents of all the leading periodicals. Mere titles convey but little meaning and give only a doubtful idea of what an article is about. We have accordingly gone a step further and, after the title of the more important articles, have put their contents, so to speak, into a literary nutshell. A reader can thus go over the list of articles, pick out those that appeal to him, and purchase the magazines in which they appear.

Our scheme has been far more useful than we imagined and dealers have profited by it. A leading Montreal dealer has assured us that since our last number appeared he has made a large number of sales of magazines directly through its instrumentality. Jokingly he appealed to us to circulate The Busy Man's Magazine free among business men, because thereby the general sale of magazines would be stimulated.

The Busy Man's Motto

By Robert Louis Stevenson.

To be honest, to be kind ☞ ☞ to
earn a little and to spend a
little less ☞ ☞ to make upon the
whole a family happier for his
presence ☞ ☞ to renounce when
that shall be necessary and not be
embittered ☞ to have a few friends
but these without capitulation ☞ ☞
above all ☞ on the same grim
condition ☞ to keep friends with
himself ☞ ☞ here is a task for
all that a man has of fortitude
and delicacy.

THE BUSY MAN'S MAGAZINE

Vol. XI.

FEBRUARY, 1906.

No. 4.

W. S. Fielding, Maker of Tariffs

BY H. F. GADSDY

It is probable that no man will be more talked about in Canadian business circles during the next few months than the Finance Minister. The importance of the tariff question will call him into special prominence, while his views on Canadian commerce and industry will be widely discussed. Of late, he has come forward as an advocate of advertising, and he is prepared to prescribe the most efficacious remedy whenever he hears manufacturers complaining of inadequate protection and the demand for "higher goods in Canada." "Let us meet the American manufacturer with his own weapons," is his watchword.

YOU are sitting some sunny May day on one of the terrace-benches of Parliament Hill, when a brisk, bustling man comes racing up the broad walk. Racing is the only word that describes it. Courtesy may call it a walk, but one degree quicker, and the nimble pedestrian would be on the dead run. The hurrying man wears a Derby hat and a tweed suit, and his hands are thrust into his coat pockets. He answers many greetings in a cheerful, hurried way, is evidently good friends with everybody, and everybody just as evidently thinks a good deal of him, even if he does carry with him an air of being pressed for time to such an extent that he cannot stop to handy civilities.

This man will bear looking at twice. Although the first glance suggests a brisk, business man, a thriving manufacturer, or something of that sort, the second leaves the impression of larger dealings with wider affairs. While he has no little tricks of manner, no attitudes, no

posturings, such as become second nature to many public men, he has the quiet dignity that goes with solid thinking and contact with great events. He is, in fact, one of Canada's foremost statesmen, the man whom rumor points out as Sir Wilfrid Laurier's successor, the future Premier of the Dominion, at present, Finance Minister in the Federal Cabinet, the Honorable William Stephens Fielding.

Now that you know who he is, and how the mantle of Elijah is to descend on his shoulders, you will, perhaps, take a closer look. If you happen to be from Toronto you will have a vague idea that you have seen that face somewhere before. It is familiar enough to be haunting. All at once it strikes you that this is Chief Justice, Sir William Ralph Meredith all over again, in stature a pocket edition, but in countenance, almost a face simile. Here is the same Ivory pallor, the same white hair and carefully trimmed beard, the same grave, scorching eyes, and the same leonine

contour of the head. But there the resemblance ceases. Mr. Fielding's manner is his own, as is Sir William's. The Chief Justice is respectful, the Finance Minister is not. The Chief Justice is reserved and stately, the Finance Minister is inclined to be affable, although there is always that feeling that he is eager to be off, because there is something more important to attend to. As the Finance Minister is, by profession, a newspaper man, with no prospect of ever being raised to the bench, it is hard to say what effect such an elevation would have on a democratic politician such as he is and Sir William once was.

Mr. Fielding is the backbone of Sir Wilfrid Laurier's cabinet. With the exception of Sir Richard Cartwright, who may be said to have retired from active politics, he is the sole survivor of that all-star combination which Sir Wilfrid called to his help when his party came into power nine years ago. Blair, Sifton, Tarte gone; Mulock, Davies, Joly, translated; Mowat, Mills, Sutherland, Prefontaine, dead. Providence seems to have spared the Finance Minister for some special purpose. The same man in the same responsible office for nine years. No jealousies, no squabbles, no recriminations, no scandals, no rabais, no impatient ambitions. Just going ahead in a straight line, doing his duty, keeping his allegiance, and letting time take care of the reward in the assurance that everything comes to the man who knows how to wait. It is a record of fidelity on the part of a colleague which Sir Wilfrid Laurier may well admire, and a record of substantial appreciation on the part of the master of the administration of which Mr. Fielding may well be proud.

No doubt, Mr. Fielding is proud

that he has come through so many trials and troubles of Government without a scar on his character, or a wound to his loyalty toward the leader, who honored him with his confidence. But of false pride, the sort of thing known as "swelled head," he has not a trace. Never was a Cabinet Minister at Ottawa who put on less "side" or lived more modestly, or conducted himself more unobtrusively as a good citizen and a servant of the people. These are virtues which are more rare than one might imagine in men of high place. Ottawa is full of stories of the vanities, absurdities and ostentation of politicians raised from the ranks. Adulation and prestige have obscured the native judgment of many a man who ought to have known better. The head of W. S. Fielding, however, has never been turned, because he has reached a pinacle. A man of the people, he does not forget the people from whom he climbed up. The Finance Minister of Canada remembers the office boy of the Halifax Chronicle. Step by step he rose, reporter, editor, learning many things in that illuminating business, among others, the vicissitudes of fortune, and the instability of human greatness. We may infer that the life and works of Joseph Howe taught him a great deal. Howe was a self-made man, like Fielding, a journalist, who came up from the case, like him, a student of public questions, an enthusiastic party man, a practical statesman, a premier of his province. Joseph Howe, I take it, is the great exemplar to many a Nova Scotian, and his career would appeal with special force to a Fielding.

It is no secret that the Finance Minister could have been a knight long ago, but so far he has put aside

the honor, saying to his tempters, "How would Sir William Fielding, old, and out of politics, look running a country newspaper, purchased from his scanty savings?" At any rate, W. S. Fielding has no letters after his name, even having escaped the attentions of the universities who would have been only too happy to add him to their LL.D. lists.

It may be put down to his credit, that the Finance Minister keeps a warm place in his heart for his old business of newspaper making. He is the first man to acknowledge that it gave him the outlook, the discipline and the intellectual training required for public life. He is very like Mr. Tarte in his affection for the editorial occupation, although his pursuits carry him farther from it every day as his prospects broaden.

There is, I fancy, no danger of his drifting back to the writer's desk, or of meeting that fate to which he jocularly alludes, but if ever he did take his pen in hand again, and sit down to mould public opinion in his good old way, it would be not only with satisfaction, but with downright pleasure.

The Press Gallery feels that it has a friend in the Finance Minister, and it is a matter of comment among its members, that Fielding never sacrifices a newspaper man to turn an awkward corner in the House. Other Cabinet Ministers have been known to blame it on the reporter. Even the Premier has had occasion to excuse the hot haste and consequent unreliability of the press. However premature the disclosure, however embarrassing the hint, Mr. Fielding has never thrown "the boys" down that way. He lets the news go at its face value, deprives no hard-working correspondent of his reputation with the editor, and has in fact, a sneaking sympathy with "scorers,"

having pulled one or two off himself that still linger in the traditions of newspaperdom down by the sen.

The story goes, as we have already mentioned, that Fielding will be premier when Sir Wilfrid Laurier steps out, and for several reasons—because he has had experience in Nova Scotia, because he has been equal to every post that he has occupied, because he has no competitors that measure up beside him, because he was the only minister that swept his province at the last general election, because he has been the best Finance Minister Canada ever had, because he is honest and loyal and true, because he is an all-round Canadian, because he has no untangling alliances, because he possesses that gift of discreet statesmanship which he must have who would rule Canada well, because, in a word, he is the man for the job. When the Autonomy bills were being debated, and with heat, in the Cabinet, it got about that Fielding did not see eye to eye with the Premier, and that he would inflame the crisis by going out and taking Nova Scotia with him. Fortunately, nothing like this happened, and Mr. Fielding won the respect of the House when he explained in a stirring speech what reasons led him to mitigate his stern principles and agree to a rational compromise that would mean fair play to forty-one per cent. of the population of Canada, and no detriment to the other fifty-nine. Mr. Fielding sincerely advocated the policy adopted by the Government, and in the by-election campaigns in North Oxford and London, his speeches did more to dispose the electors in favor of the Government candidates than any others that were delivered. In fact, Mr. Fielding was the only public speaker who succeeded in redeeming the Autonomy Bills to such terms that the average

intelligence could grasp their contents. After the Finance Minister had spoken an hour, the main points of the school policy were quite clear in the mind of the dullest voter, and no subsequent argument could blur the impression.

Mr. Fielding is a power on the stump. He is a strong fighter, a hard biter, and his speeches are always of the ad captandum order. Something of this knock-about manner he carries into the House which is inclined to be academic, though not nearly so much now as it was in the sixties, when orations smelt more of the lamp. Mr. Fielding can always fill the galleries when he rises to speak. The newspaper men feel sure of good copy, and the casual visitor of a lively half hour. The Government followers say that Fielding heartens them up with his breezy quips. Certainly he is no abstract reasoner, no rigid precisian, no stickler for form; he doesn't disdain taking it out of the other fellows—the interruptions are often stormy—and he plays, one might say, to the combative instinct in party politics, but his speeches read well. Take the taunts and the hear baiting out of them, and there is still at bottom a large fund of sound argument and common sense. Mr. Fielding's speeches are not orations. They are brisk, serviceable, fighting deliverances, and the fact remains that with them he can stir the House even better than Mr. Paterson, who has a much larger voice.

As a budget speaker, Mr. Fielding is entitled to the thanks of the House, the press, and the country at large, for a notable innovation. It was he who introduced the custom of short budget speeches. From time-immemorial it had been the habit of Finance Ministers to indulge in long,

windy, dreary seven hour performances, which served no purpose except to strain to the limit the physical endurance of the speaker and his auditors. There may have been method in this madness, for Finance Ministers prior to Fielding had nothing but deficits to announce. In such a predicament, it was only natural that they should seek to tire out the patience of their listeners, so that the bad news would fall at last on jaded ears and fagged brains, too weary to care for anything. However true that may be, Mr. Fielding was the first man to "hoil 'em down," having graduated from a business in which condensation is regarded as a highly desirable quality. In nine years, there has not been a budget speech that took more than an hour and a half by the clock. And at that, Mr. Fielding managed to cover all the ground, and have time left at the end for one of those Garrisonian perorations for which he is famous. If he would dispense with the tables of comparison—and he is said to favor that idea—the delivery of the budget, such is his treachery, would take, perhaps, three quarters of an hour, which is long enough for all practical purposes. Only the old custom prevents Mr. Fielding from throwing overboard the useless lumber with which Canadian Budget speeches, even nowadays, are littered. When one considers that the Chancellor of the Exchequer can review the affairs of the British Empire in an hour, or at most, an hour and a half, no one can blame the Finance Minister of Canada for cutting down his annual statement to reasonable limits. Mr. Fielding, as we have said, is a master of compression. No doubt he will see his way clear some day, to have much of the statistical matter printed and circu-

lated beforehand, and thus be able to open up his package of news as soon as he gets on his feet, not keeping the surprises to the last, as he does now. Meanwhile, Mr. Fielding's example has done a great deal to shorten debate in the House. Although the sessions are longer, the speeches are shorter, and there are more of 'em. Long speeches are out of fashion, since the Finance Minister set the new style, as Sir Hibbert Tupper realized, when the House sneaked away from his seven hours tour de force, or worse still, yawned in his face. It may be heresy to say it, but the House was beginning to look askance at Sir Richard Cartwright, when he was removed to the Senate. His speeches, they said, were as good as ever, the railery was just as buoyant, the wit as keen, the scriptural allusions were just as pungent; but somehow or other, they seemed longer. There were murmurs that he wasted time in cleaning up ancient history before he got to the meat of his subject. Short, snappy speeches, and plenty of them—that is now the ideal of the House of Commons, although candor compels the admission, that it is not always observed. However, the fact remains, that Mr. Fielding has lent weight to the maxim that brevity is the soul wit, and many of the members have adopted his method of plunging into the middle of things from the very start.

Some people affect to look on a Finance Minister as a sort of head book-keeper. Mr. Fielding is all that and a great deal more, an economic expert, a political student, who has been in touch with business affairs all his life without having the personal interest in them that would warp his vision, a doctrinaire, if you will, with the most practical instincts,

and the chief compiler of the Fielding tariff. It would be hard to draw from his speeches in the House of Commons, anything that would discover him free trader or protectionist. So far as spoken words go, he has no ties. He has always stated, when pressed, that he was a Fielding tariff man, and, urged for a fuller definition, he would say that the Fielding tariff was a tariff for revenue. Whatever Mr. Fielding's private views may be, he has been loyal to the Fielding tariff, and the Fielding tariff, by the same token, seems to have been satisfactory to a majority of people in Canada. Mr. Fielding and three of his colleagues are now taking evidence looking to its revision. Whether it is jogged up all along the line, or down in some places and up in others, it will still be the Fielding tariff, and will receive a fair measure of confidence from the people of Canada, who, however various their tariff opinions, have come to regard Mr. Fielding as a good luck Finance Minister.

Put it down to human judgment or providential favor, as you please, the fact remains, that the country has been prosperous under the Fielding tariff, and contentment is not disposed to look deep for causes of discontent. Free traders say that the Fielding tariff is not a low tariff; protectionists urge that it is not a high one. Truth is, it's something betwixt and between, not too high to insult old school free traders, nor too low to discourage the adequate protectionists. It is, in short, a *ser-er*-Fielding tariff, which was what Mr. Fielding said it was before we took to arguing in a circle.

The Fielding tariff may change its outline, be raised or lowered, or given a ragged edge, but if the Finance Minister says it is all right, the

country will be apt to take him at his word. Mr. Foster says the Fielding tariff is as like as two peas, with the one he used to handle, but that the current is now flowing the other

way, and Mr. Fielding gets the benefit. Which is only another way of saying that nothing succeeds like success, and that Mr. Fielding has been successful.

How Men Get Rich Now

BY C. M. KEYS IN WORLD'S WORK

The revolutions of how money has been got by dishonest means are many, and they have been especially numerous during the past years. The questions prices are those any honest fortune, and, if so, how have they been won? The examples supplied in this article are those of men who through honest effort and patient persistence have won wealth.

HOW have honest fortunes been acquired? And how may honest fortunes now be got? Most fortunes come from a happy union of the right man and the opportunity. About the beginning of the nineties, a junior officer of the Pennsylvania railroad went to Europe on a holiday. He had a good position, a little capital, and some good friends. He went sightseeing with his eyes wide open. That was his habit. Wales fascinated him. Wales was the country that supplied the world with tin. He knew that the huge tin deposits of his state, Indiana, had lain idle because the tin of Wales held the world's markets, including Indiana. The people of the state, whose houses were built over tin deposits, paid to Welsh manufacturers every year many thousands of dollars for tin. The markets of the United States had lain wide open to the tin of Wales. The change in tariff, at about the time of his visit, had put a duty on this imported tin.

Back in his native state he talked tin, thought tin, dreamed of tin. Here was his opportunity. Most of all he talked to a boyhood friend who, by hard work and genius, had come to

be the vice-president of a small country bank in Indiana.

"Under our feet," he said, "lie millions. We allow Welshman to keep them buried. This is our chance. Suppose we start a tin mill of our own. They can't pay this new duty and beat us here in Indiana. This local trade will make us rich."

Probably he said the same thing over many times. The upshot of it was that he and his friend gathered together a small group of helpers and built the first tin plate mill of any importance in the state. Within seven years that mill had come to be the head and centre of the Tin Plate Trust. The imports of tin fell from more than a billion pounds in 1891 to about one hundred million pounds in 1903, and our manufacturers rose from an insignificant sum to more than a billion pounds. The imports fell off 90 per cent.; the manufacturers increased 2,500 per cent. The man with the idea was Mr. W. B. Leeds. The bank vice-president was Mr. Daniel G. Reid. To-day these men are directors of railroad companies owning more than 15,000 miles of road, and they are the guiding spirits of great national banks and of other enterprises. Of course, the new tariff was the basis of their fortune;

but they first recognized its possibilities, risking their little fortunes to back their opinion.

Last year the people of Massachusetts, in a year of general Republican triumph, elected to the governorship a Democrat, Mr. W. L. Douglas. That was the crowning point in the successful career of an extraordinary business man who has made an honest fortune. Governor Douglas was a shoemaker who made good shoes, held his customers year after year, and prospered in a small and humble way. As time went on his business grew. It has taken it years to grow into the W. L. Douglas Shoe Company, and to bring to its founder a great fortune.

His opportunity came to him and he seized it. The tariff, of course, helped him, too, though in lesser degree. He has done all he could to build up abroad a market for American shoes. His company has been one of the important factors in bringing the total export trade of the Union in shoes from 822,412 pairs in 1895 to 4,642,531 in 1905.

The records of Dun or Bradstreet of ten years ago, laid alongside the record of to-day would tell a thousand tales of exactly the same import. It is not given to every man to make a million dollars, nor to become a national captain of industry, but in every city, every town, even every village, there are smaller local captains.

When the new Coates House was built in Kansas City a few years ago, it stood supreme in that growing city. The privilege of selling cigars within its doors was offered to one man and refused. Another took it at twice the rental. His first year's business netted him, above all expense, over \$3,000. In following years it made him rich. Among other

things, he is now one of the owners of the Victoria Hotel, on Michigan avenue, Chicago. He worked for his good fortune, but most of all he owes it to the mere seeing of the chance.

Electric traction is a new field; yet dozens of great fortunes have already been made in it by Americans. The story of Frank Sprague, who introduced the idea of multiple unit control, is fairly well known among electrical people. In this case the man's genius made a fortune. He invented and patented the method of controlling heavy electric trains in transit. It rapidly superseded all previous methods. The South Side Elevated of Chicago, the Boston Subway, the London Underground, the New York Subway, the Manhattan Elevated, the New York Central, and many other similar systems, have adopted the patents. Mr. Sprague's wealth is purely industrial and must be regarded as merely the price the world has paid to him for an invention which the world needed and was willing to pay for. In this electrical field there are many fortunes to be made and in the making.

A few years ago Mr. John Jayce, of Andover, Mass., petitioned the Canadian Parliament for a concession to allow the development of power at Shawinigan Falls, Quebec. At that time the Shawinigan River was a first-class trout stream. With the concession in hand he went to Boston capitalists and to Mr. Green-shield, a Canadian Pacific attorney. He gathered about him sufficient capital to build a great power dam and to create at Shawinigan a centre of electrical power which now supplies most of the energy needed for the public utilities of the city of Montreal, eighty miles away. Mr. F. H. Melville, of Boston, was his chief backer in this enterprise.

He has made his money very largely in hacking and aiding ventures of similar kinds all over the continent.

There are on this continent thousands of such opportunities. They do not normally fall to the lot of the man with no capital whatever. It takes a certain sum, ranging from a few hundred dollars to a few thousand, to start an enterprise of this nature. Down in the southwest corner of Texas, up along the Columbia River, in Oregon and Washington, in the centre of the Rocky Mountains west of Denver and just north of the Canadian border, these openings occur by dozens. Not one of these regions, however, can be described as "a poor man's country." Their natural resources are more or less stubborn. In Texas one must pay for water from artesian wells. In Oregon most of the power centres are remote from power markets, and transmission is expensive. In British Columbia and in Colorado one must compete with greater pioneers already in the field.

Yet thousands of people are making fortunes, greater or smaller, in every one of these new regions. The traveller along the Rio Grande will find now a little rice mill, sending every month its grist from the local fields by rail to Galveston or farther north; now a small wayside shop that buys the crops of pecan nuts from the Mexicans across the river, and ships them north by carload; now a small sash factory that supplies the demand of growing civilization for miles in every direction—both in the Union and across the river. Similarly, one discovers by chance amid the hills of Colorado and British Columbia little factories, run by cheap power, that have their local customers and grow gradually rich. Up in Oregon and all the way

across the lonely borderland, one finds, tucked into corners along the little streams, sawmills, shingle mills, etc., making for their owners the beginnings of perhaps mighty wealth. This is the way the country grows.

This lumber industry is full of dramatic tales. Not so many years ago Mr. John Kirby built a little mill on a quiet river in the long-leaf pine lands of Texas. He bought a few hundred acres of standing timber and cut it into lumber for the local demand. The business grew. The ox-cart and the raft were succeeded by the railway, built by his own labor and the labor of his men. He called to his help the capital of richer men than himself. At the last, as president of the Kirby Lumber Co., he controlled 7,000,000 feet of standing timber, twenty mills and more than 175 miles of lumber railway. The great decline of 1903 swept his company into bankruptcy, but the fact remains that Mr. John Kirby had become President John Kirby, lumber monopolist and arbiter of destiny for half a dozen Texas towns.

A striking parallel is Mr. J. R. Booth, of Ottawa. The difference lies in the fact that Mr. Booth did no capitalizing, but paid hard cash for all that he bought. He built a trust on old-fashioned lines, out of the profits from a tiny, lonely saw-mill on the Upper Ottawa. A few years passed, and he threw the Canada Atlantic railroad across Ontario, 450 miles, from Montreal to Parry Sound. He put the stocks of it into the vaults of the banks at Ottawa, and kept them there, unpledged. Five years passed, and he took them out and sold them to the Grand Trunk Railway. No one knows how much he made. At any rate, he stands today a multi-millionaire, owner of

many mills, proprietor of more timber than those mills can cut within a man's lifetime. And all this grew out of one lonely mill.

Such tales can be multiplied to hundreds. The Ogilvie Milling Company, which is the Canadian Flour Trust; our own Standard and Pillsbury mills; most of the great breweries; and many other concerns of similar industrial nature, sprung from a single plant, small, insignificant—save for one thing, which is that a man and an opportunity met.

Pittsburg is built upon that accident. "That man," any one will tell you about a well-known citizen of that city, "about ten years ago bought a little farm up the river. It was not much of a farm—chiefly limestone and mortgage. He lifted both the mortgage and the limestone. He made more than two million dollars selling the limestone to the smelters. They have to have it in making steel. He has it, and he has it where he can put it on a barge and drop it down the river at the works. He doesn't pay any freight. He makes more money on a ton of limestone than any other man in the world."

There is another man—a young man yet—who built a little glass factory ten years ago at a cost of about \$5,000, and sold it out three years ago to the Glass Trust for half a million dollars in stocks and bonds. There is a man who sold a recipe to the United States Steel Corporation for \$200,000. Another thrifty man has made ten fortunes floating new industries in the Pittsburg "belt," and lost them hacking the stocks in the local market. One young man bought up three acres of land in the Connellsville region a few years ago at a thousand dollars an acre, and is taking \$40,000 a year out of the coke ovens that he built on the same three

acres. He is following in the steps of Mr. Henry Clay Frick.

So runs the Pittsburg romance. A similar tale of smaller fortunes or fewer comes from Denver, Toronto, San Francisco, Spokane, and many other centres. Beet sugar and mines in Colorado; oil lands and refineries in California; little canning companies along the Columbia River in Washington; wood and furniture factories in Ontario and Michigan—these are some of the steps to wealth.

A Texas youth of twenty-one had a brilliant idea. He imparted it to a St. Louis capitalist. The St. Louis man talked it over with two other capitalists. That was in 1902. The Texas youth took a trip across the Pacific Ocean. When he came back, a little disused flour mill in a lonely place in the Rocky Mountains found a ready purchaser. It took only \$5,000 in all to alter the equipment and start things going. A Pacific mail steamer, outward bound from San Francisco in February, 1903, carried twenty-five large packing cases from that factory. They were labelled "wire netting." They were full of cordite, and were consigned to a hardware house in Yokohama. In its first twelve months that factory paid a royalty of \$25,000 to the Texas boy and paid 10,000 per cent. dividends to the backers.

Mr. Charles Pierson, of New York, is an engineer with ideas. Within the past few years he has floated electric companies designed to furnish light, heat and power to the ancient cities of Mexico and Havana. He has always found capital ready to assist him. Mr. Leigh Hunt, once a Seattle editor, is a director in a dozen companies all over the world, and nearly all industrial. His fortune, now large and growing

rapidly, coexisted but a short time ago of nothing at all. He stops at nothing. The latest thing he talks about is a plan to grow cotton in the irrigated fields back of the Athara Barrage, in the Nile Deltas, where moisture cannot fail and the weather is as constant as the sunrise is regular. Another of his ventures is the Occidental Mining Company, which suspended operations long enough to permit the Japanese and Russians to fight a battle around the mines in Central Korea.

Mr. William McKenzie, of Canada, is building a railway to rival the Canadian Pacific across the great prairies. He has also built tramways in Manchester, England, and in Havana, Cuba. He owns the trolley system of Toronto. He bought a little mile tramway outside of Rio de Janeiro, Brazil, and out of it he made

an eleven million dollar company, whose stocks pay 6 per cent dividends. It is a transportation trust for the greatest city in South America. Yet a few years ago Mr. William McKenzie was only a fairly prosperous farmer somewhere in the wilds of Central Ontario.

All these fortunes are thought to be honest fortunes. There are thousands like them scattered all over this continent. They are the reward of courage, merit, wisdom, shrewdness. They have not been acquired by robbing the people, but by building up the country abroad, and at home. They mean an increase of industry of many kinds. They offer new footholds for new climbers. Such fortunes, so acquired, are an honor at once to the man who makes them and to the country which gave the opportunity.

Canada and Colonial Conferences

BY EDWARD FARRER, IN THE FORTNIGHTLY REVIEW.

This is a portion of a lengthy article, giving a Canadian's view of the questions likely to be submitted at the next colonial conference. We have given in full his opinion of the tariff question. Thus he has handled very capably, both from the historic and economic standpoints. His sense of the old colonial trade system is well worth reading, so it throws some light on the present-day questions.

SOME day, no doubt, the philosophic historian will account for the reaction that has taken place of late in the attitude of Englishmen towards several important problems. In religion, there has been a return on the part of many to beliefs discarded at the Reformation; in political economy, to the idol of protection, cast down sixty years ago; in national politics, to a type of Imperialism narrower and more aggressive than that in vogue in Palmerston's days; while in colonial policy, the old notion that, in tariff

matters and matters relating to military defence, the interests of the colonies should be distinctly subordinated to those of the Mother Country, appears to be entertained by most Conservatives and by not a few Liberals.

So far as this last change of view is concerned, it must be ascribed, in part at least, to the teachings of Mr. Disraeli. The Lord Derby of 1854 proposed that Canada should be ruled by a King chosen from the Royal Family of England; as if there would be no risk in transplanting

hothouse growths of the Old World to the very different environment of the New. Lord Derby took pains to assure us that the King at Ottawa would not interfere too much in behalf of Imperial interests with Canadian legislation. Mr. Disraeli, on the other hand, whilst approving of the grant of self-government to the larger colonies, was of opinion that "it ought to have been accompanied by an Imperial tariff; by securities to the people of England for the enjoyment of the unappropriated lands which belonged to the Sovereign as their trustee; by a military code which should have precisely defined the means and the responsibilities by which the colonies should be defended, and by which, if necessary, this country should call for aid from the colonies themselves;" and lastly, by the institution of "some representative council in the metropolis which would have brought the colonies into constant and continuous relations with the Home Government."

The colonial land question had probably been impressed upon Mr. Disraeli's mind from his coming in contact with Lord Durham, Mr. Charles Buller, or Mr. Gibbon Wakefield, who, from a brief experience in Canada, argued that the Imperial Government should retain the administration of wild lands in order to provide homes for the surplus population of the United Kingdom, as well as to prevent local politicians from squandering so great an estate. The truth is that in Canada, as in Australia and New Zealand, the greatest amount of waste occurred when the lands were at the disposal of the Imperial authorities, or of the colonization companies which they favored and in some instances subsidized. The other theory, that the

lands could be filled with purely British settlers, who would keep the colonies loyal, was a dream. For half a century the bulk of the emigrants from the British Islands have gone, not to the colonies, but to the United States. The prospects are that the Canadian Northwest will ultimately be filled by Americans rather than by Englishmen or Canadians. Without laboring the point, it is safe to assert that no measure of self-government denying them control of the Crown domain would have been acceptable to the Canadian people.

How to create a chamber in London in which the Mother Country and the colonies should each be fairly represented, puzzled the brains of Burke and Adam Smith, of Franklin, Otis and Samuel Adams, on the eve of the American Revolution; and from that time to this no one has hit upon a workable plan. Fowall assumed that it would be just as easy to give the American colonies representation in the Imperial Parliament as, in a previous age, it was to bestow it upon Durham, Chester and Wales—an imperfect analogy employed by some modern Imperialists. On the other side, Adams declared that the Americans could not be adequately represented there, and, if not adequately, "them in effect not at all;" whilst some around him pressed the objection that, even if they could obtain a just representation, they would be foolish to avail themselves of it, since it would end in their having to assume their quota of British debt and taxes. Those Canadians who have thought over the matter at all have reached similar conclusions, or, at best, are unable to get beyond Burke's confession of despair: "As I meddle with no

theory, I do not absolutely assert the impracticability of such a representation; but I do not see any way to it, and those who have been more confident have not been more successful."

As Mr. Disraeli's other conditions of colonial self-government, namely, an Imperial tariff and colonial aid to Imperial armaments, have been taken up by present-day Imperialists, and will be discussed in whole or in part at the approaching colonial conference, Englishmen may be interested in the opinion entertained by the Liberal rank and file in Canada, so far as one who mixes a good deal with Liberals is competent to express it. The Liberal party has been in office at Ottawa for nearly ten years and is likely to remain there for some time to come.

First, Canada is asked to enter into some sort of pact whereby she shall bear a share of the military and naval expenditure of Britain, which has lately risen from £30,000,000 to over £60,000,000 per annum; and, in addition, shall provide men for those services and shoulder her proportion of such debts as may hereafter be contracted for the wars of the Empire.

The proposal is so remarkable from a Canadian point of view that our politicians hesitate to discuss it publicly. When Liberals discuss it amongst themselves, they usually treat it as an attempt on the part of British Imperialists, who have hardened their country with taxes, to shift a portion of the load to the backs of the Canadian farmer and artisan. Sir Charles Tupper, a former leader of the Conservative party in Canada, wrote not long since that while the policy of levying taxes upon the colonies for the sup-

port of the army and navy was "one of the principal attractions of Imperial Federation to many" in England, he believed it to be "founded on misapprehension and fraught with danger." Sir Wilfrid Laurier, the Liberal Premier, is of the same opinion. Canadian Orangemen are ultraloyal, yet when an Orange leader was asked if he favored our accepting this military servitude, he replied that he should as soon vote for transforming Canada into a Jesuit Reduction.

The other proposition is that we should agree to the restoration of the old colonial trade system, at any rate in principle. Under that system the few commodities then exported by the colonies received preferential treatment in the British market, and the colonies, in return, gave like treatment in their markets to British goods. The colonies now export to England a variety of articles which were at that time excluded by the British tariff, or which could not be exported in the ships of the period, or which were not produced for more than home consumption. These, or some of these, would have to be included in any new preferential system.

Mr. Balfour is averse to taxing foreign food and raw materials for the benefit of the colonies; other Imperialists favor it. No one here quite knows, therefore, in what form the Imperial tariff project will be submitted to the conference. I believe I am warranted in saying, however, that Canadian Ministers would not discuss any scheme from which British taxation of such foreign articles as wheat and flour, lumber, wood pulp, fish, fruit, lead and copper, peas and hay, eggs, cheese and bacon, live animals, etc.,

was omitted. These are our chief exports to Britain and if we are not to be paid a higher price for them than we get now, it will be useless for her to ask us to give anything like a substantial preference to her wares in our market. For example, the taxation of American and other foreign wheat would not, by itself, be satisfactory; it would suit Manitoba, Alberta, and Saskatchewan, which are exporters of wheat, but would be of no advantage to the five older provinces and British Columbia, which are importers. In like manner, if foreign lumber alone was taxed, the Northwestern Provinces, which have to import from British Columbia and the United States, would rightly complain that their interests had been ignored. If, then, a preferential policy is to be discussed, it must be one based on the taxation by England of her principal articles of food, as well as of a number of raw materials; indeed, since the other colonies are sure to demand the inclusion of their staples—tea and coffee, sugar, raw cotton, meats and butter, wool, dyes, etc.—we may conclude that it would involve the taxation of almost everything included in those two groups.

Swift said that mythical plots and treasons are sometimes discovered by men in high position "who desire to raise their own characters of professed politicians," or "to stifle or divert general discontents," or "to restore new vigor to a crasy Administration." Canadians are not aware which of these ends Mr. Chamberlain had in mind when he announced that Canada and the other colonies had demanded a British preference as the price of their remaining in the Empire. On the third reading of the Corn Importation Bill, certain mem-

bers of the House of Lords issued a manifesto in which they predicted that the abolition of the preferential duty on colonial wheat would destroy the "strongest bond of union" between the colonies and the Mother Country, besides "sapping the foundation of that colonial system to which, commercially and politically, this country owes much of its present greatness." It is for Englishmen to say whether the greatness of their country has been diminished by free trade. All I wish to observe is that Canadians are as sincerely attached to her as ever, the only danger to the connection, at present, lying in Mr. Chamberlain's attempt to resurrect the colonial system and apply that wretched discard of a bygone age to the greatly altered conditions of Canada and the Empire at large.

We had an experience of that system covering a period of nearly two centuries, long enough to give us the right to speak with some authority. It was introduced while we were a young French colony. As everyone knows, the colonial policy of those times was based on the three M's—monopoly of trade, monopoly of produce, monopoly of manufacture. By the first and second the colony was precluded from importing from or exporting direct to foreign countries, while by the third it was restricted to the cultivation of food and raw materials, leaving the Mother Country to furnish it with manufactures. The elder Mirabeau likened the colonies to mice kept alive by an owl for her winter provision; the owl shelters and feeds and coddles them, first taking care, however, to break their legs in order to hinder them from going abroad and becoming the prey of some other

owl. Soon after he took hold of colonial affairs, Colbert resolved to make France and her colonies self-supporting, or, as his pupil Talon, the intendant at Quebec, had it, self-sufficient. By proclamation of 1669 Canadian fish and Acadian coal were admitted into France free, foreign coal or fish being taxed or prohibited; like treatment was afterwards extended to Canadian peltries, timber, wheat, wooden ships, etc., as well as to sugar, tobacco and spices, from the French West Indies; all of which were to be paid for with French goods, the goods of foreign countries being rigorously excluded from the colonies.

I have not space in which to describe the full effects of this policy. Colbert was a master of detail and tried all the herbs of Saint John, in his efforts to found a Western Empire for the greater glory of France. With him, of course, as with Rudyard Kipling, Imperialism meant the "administrative organization of the colonies" for the ultimate benefit of the Mother Country. Bounties, gratuities, and monopolies were showered upon the agriculture, shipping, fishing, and lumbering industries of New France; but the salt-pits of Kamouraska were closed that the King's monopoly in France might gain a little more; while in the Antilles the distilling of rum from molasses was prohibited in the interest of French brandy. On the other hand, the King supplied the colonies with prelates and churches, ponds and bridges, grist mills and tanyards, horses and cattle, intrepid explorers and equally intrepid Jesuit missionaries — with everything, in short, but free institutions. He even gave a bounty to those who married

early and to those who brought forth large families, refused far licenses to bachelors and shipped young women of good character from France as wives. In reading the quaint records of the period one can almost hear the prayer of the Breton girl, *Patron de filles, Saint Nicolas, mariez nous—ne tardez pas!*

Altogether, it was a promising field for an experiment in empire-building, with protection as the corner-stone, yet Colbert and his successors failed miserably. They overlooked the existence of the adjoining English colonies, or rather placed too much reliance on the laws prohibiting intercourse with them, to which were attached penalties ranging from flogging the culprit and branding him with a red-hot fleur-de-lis, to putting him to death. The high tariffs of France, directed against England and Holland, and the minute state regulation of manufacturers, enhanced the price of the French goods sent to the colony to such an extent that the fur trade, the principal industry, passed in great measure to the English buyers on the south. The white man was as keen as the Indian to deal in the most advantageous market, and before long the contraband traffic between Montreal and Albany, Quebec and New England, absorbed much of the energy of the people, to the demoralization of all concerned, including many of the highest civil dignitaries. The derelictions of the officials in this respect led up to graver offences, until at length the Intendant Bigot betrayed the colony to Wolfe, as was commonly supposed, in order to hide his enormous robberies.

It is generally agreed by historians that the collapse of French pow-

er in North America was due, primarily, to the inability of the French navy to protect Quebec, Louisbourg, and the Atlantic highway. Among secondary causes, an important place must be given to the colonial system, which, together with the fur monopoly, broke down the fur trade, hounded the white settler, and filled the colony with corruption, besides involving France in war with Holland, and thereby leaving her without an ally in the final struggle with England for the possession of Canada.

When Canada passed to Britain the preferential system was soon greatly developed. From beginning to end, however, the preference given in the Canadian market to British goods was, in the main, an imposition. In the first place, being cheaper as a rule than foreign goods, British goods would have sold equally well if there had been no preference; secondly, while the British tariff gave a very substantial preference to Canadian exports, from the burdens incident to which there was no escape for the British consumer, we in Canada obtained a considerable measure of relief from the effects of our preference to British goods by smuggling in American goods that were better adapted to our climate and other conditions. To put it in another way, while the British people had to pay a higher price for such commodities as we sold them than they would have had to pay if like commodities from foreign countries had been admitted at the same rate, we tempered the British monopoly in manufactures within Canada by following the French Canadian example—*Préférentialists* by day, we became *Free Traders* at night. Then again we turned an honest penny by

clandestinely importing American lumber, wheat, flour, furs, and potash, and shipping them to England as Canadian, that they might get the benefit of the British preferential; cases are recorded where wheat was brought from Archangel and timber from Memel and sent back across the Atlantic to Liverpool or Bristol with these false certificates of origin. Long before Hume's committee of 1840 had demonstrated it, it was apparent to observe on the spot that the preferential arrangement with Canada was nothing short of a gross imposition upon Britain.

The restraints of the colonial system had much to do with the revolt of the American colonies, and now the discrimination against the foreigner and in favor of the British colonist and the British landlord, was responsible to some extent for the lodgment of Protectionist doctrines in the United States. "England will not take our wheat, pork, or maize," was the cry, "we must therefore build up a home market to consume them." The navigation laws and colonial trade regulations were at the bottom of the ill-feeling which arose between Great Britain and the United States shortly after the War of Independence had culminated, other causes aiding, in the War of 1812.

Without doubt Canada profited by the colonial system, although not to the extent that might be supposed. Our tariff was framed by Downing street, but the local legislatures were allowed to impose light duties for revenue. What was given with one hand was largely taken away with the other. Our people complained without ceasing of the stupidity of the Imperial authorities who constructed the tariff, of the

navigation laws, of the severe fluctuations in the price of wheat in England under the operation of the sliding scale, of the official exclusion of the provinces from the American market, both as buyers and sellers; in short, of the failure of the system to render the colony prosperous. As early as 1816 they began to clamor for reciprocity with the United States. In 1836 the Upper Canada Legislature petitioned the King for it in a very able document. One of the gravest evils of the situation was the constant interference of Imperial Ministers on behalf of the British monopoly. All through the piece they treated us, in Lowell's words, as "inferior and dejected Englishmen." The Canadian timber and shipping interests regarded the colonial system as the cause of much of their prosperity, but everyone else in Canada rejoiced when the "old nightmare" was abolished between 1842 and 1849.

I have given this bare outline of the working of the preferential policy in Canada by way of suggesting how difficult it would be to restore it at this time of day, what meagre results England and the colonies might expect from it, and to what risks, from the arousing of foreign and domestic enmities, it would expose them. It gave birth in Canada to a school which aimed at and finally succeeded in imposing heavy duties on British goods. It was argued that the admission of those goods at nominal rates hindered us from establishing home manufactures, drained us of money and swelled the exodus. These advocates of localized protection also dwelt, as they dwell now, on what it had done for the United States; forgetting that the United States could probably make

headway under a Turkish Pasha.

No one acquainted with the genuine opinions of the Canadian people believes that they could be induced, under any circumstances, to accept the colonial system again, or any modification of it that threatened their home industries, in which \$500,000,000 is invested, or curtail the tariff-making power they have enjoyed since 1843. Liberals and Conservatives alike support the present high tariff; and when they argue that a factory in Canada is as beneficial to the Empire as one in Leeds or Manchester, how are those Englishmen who are in the habit of "thinking Imperially" going to answer them? Those of us who still hold by free trade are now an insignificant minority; we should feel that we were gaining ground if we could count on a dozen members in a House of over 200. The latest proclamation from the manufacturers' association, which is a sort of imperialism in imperio, is that Canadian industries must be protected as securely against British as against German or American competition; and, so far as one can see, the country is overwhelmingly with them.

We are somewhat puzzled by the accounts which English Imperialists give of the magic that is to be wrought by their Mumbo Jumbo. They assure us that it will not injure Canadian manufactures, yet tell the British artisan that it will immensely extend the colonial market for his wares. They say it will not raise the price of food in England, yet will put more money in the pocket of the colonial food-grower. It is to protect the British farmer and at the same time make the Canadian Northwest the granary of the world, overwhelming him with its wheat. To

us, the whole project appears to be a bundle of contradictions such as our protectionists, who do not stick at trifles, would be ashamed to father. The Northwest will be one of the chief granaries of the world before long, all the sooner if Congress should remove the duty on wheat for the benefit of American mills and of the American consumer of flour. Nothing that English Imperialists could do for us at the expense of the British people could equal the advantages we should derive from the abolition of the American tariff on our natural products. Curiously enough, they contend that it is un-British for us to talk of reciprocity with our neighbors, while it is eminently British for themselves to propound a policy that would compel England to feed her colonies, as the fabled pelican her young, from her own entrails.

Sir Wilfrid Laurier has given a preference to British goods. When it took effect in 1898 the preference was 25 per cent. off the regular duties; in 1900 it was increased to 33.3 per cent. Sir Wilfrid desired to benefit the British exporter as well as the Canadian consumer. It cannot be said, however, that it has worked wonders for Britain. Our imports from Britain have certainly grown, but is the growth due altogether to the preference, seeing that our imports from the United States have increased much more? Anyone who peruses the Canadian trade returns in detail cannot help concluding that, not Britain, but the United States, is our natural market. It may be allowable for England, as a matter of policy, to discourage Canada, Newfoundland, and the West Indies, from entering into commercial union with the United States,

on the ground that political union might follow. That may be right and proper from an Imperialist view. But, in speaking of the manner of treating colonies, Burke laid down a higher principle: "It is not what a lawyer tells me I may do, but what humanity, reason and justice tell me I ought to do."

There is a more considerable issue at stake, however, than the trade issue or the future of the Canadian militia. To put it plainly, Imperialists are endeavoring to persuade Canada to return to forms of government she has long outgrown, in order, as they conceive, that she may become more useful, not to herself, but to the Mother Country. It would have been a lighter thing, we are told, to make the shadow on the dial of Ahaz go forward ten degrees than to make it go back ten; and surely when a change takes place in the relations between England and the larger colonies, it will not be a retrograde movement but an advance on their part to complete political independence. Canada will shortly demand the treaty-making power, to be exercised under limitations. The subject has been discussed at public meetings by Sir Wilfrid Laurier, and when we look back at the seaboard and vast inland regions of priceless value that we have lost through relying on British negotiators who had interests other than ours to serve, most of us hail the movement with satisfaction. By and by, there will be a demand for the right to elect the governor-general. We are tired of the "prancing preconsuls" appointed of late; they pay no heed to the warning, "O rois sages, car le peuple grandit." When that is conceded we shall be six million New World citizens wholly free. But

for this we are content to wait. For a young country Canada is tolerably safe from Utopian impatience.

Our Imperialist brethren have chosen this time for seeking to throw us back to the conditions of our infancy, when we had to submit to an endless amount of interference and dictation from well-meaning outsiders who really knew nothing about us. We had a hard fight for responsible government, which was for us *artemulus libertatis aut servitutis*. Responsible government brought us the liberty to frame our tariff in our own way, even to the infliction of injury on ourselves; the control of expenditure and the choosing of Ministers, who, putting constitutional fictions aside, are more powerful than the Crown. The Bill of Rights would be mutilated out of recognition by the success of the Imperialist programme. The predominant partner would, of course, have a controlling voice in the construction and amendment of the joint or Imperial tariff. It is conceivable that this Imperial tariff might be better for Canada than any local tariff the Canadian Parliament could put together. That is not the point. The point is that, having won the tariff-making power through much effort, our best interests require that we should keep it intact and within our exclusive possession, though not the Empire only, but the heavens should

fall. The whole programme, so far as it relates to Canada—not forgetting the plank that we should send the young Canadian to fight the Empire's battles, or, possibly, Mr. Chamberlain's battles, in Africa and Asia, filling his place with the sweepings of Europe—is as hopeless in its way as that of those Jacobite survivors who meet in London and Edinburgh and solemnly resolve that it is England's duty to bring back the Stuarts, together with all the old prerogatives. If Imperialists desire to retain Canada a while longer, let them cease striving for the "administrative organization of the colonies," for "uniformity within the Empire"—the same fighting men, the same fighting tariffs. The rage for uniformity has contributed as much as anything else to the barrenness of the colonial enterprises of France, and could scarcely fail to bring a vast omium gatherum like the British Empire to speedy destruction. The old building, it has been said, stands well enough with its composite architecture, but let an attempt be made to square it into uniformity and "it may come down on our heads altogether, in much uniformity of ruin." Rather let Englishmen prepare for the inevitable evolution of the colonies into independent nations, bound to England by a filial affection stronger than any artificial ligament.

The Salvation Army Farm Colony

WESTMINSTER GAZETTE

An admirable work is being done in England by the Salvation Army at their farm colony at Hadleigh. It will undoubtedly assist in the solution of the great problem of what to do with the unemployed. The writer tells in a simple, straightforward style of his visit to the colony and what he saw there.

MR. HERRING's magnificent offer of £100,000 to assist the Salvation Army in their colonizing schemes, naturally suggests a visit to Hadleigh to see what they are doing there with the unemployed. By a fortunate coincidence I visited the colony a few days before the offer was made public, and I left it with a stronger impression than that of any former visit of the great social work that the Salvation Army are doing on the farm. My one regret was that the public should not give the Army better support in giving the "under-dog" a chance again. Since then Mr. Herring has come to their help, if not with direct aid for the colony at Hadleigh, yet with the means of enabling them to develop the same work elsewhere. It must not be forgotten that the colony at Hadleigh still needs help.

Hadleigh, of course, is the famous colony which was started as the main work of the "Darkest England" scheme. When the Salvation Army first took the land it was practically derelict, but now is as highly cultivated a farm as can be found in Essex. Last year there were nearly 500 men working on the farm, hoeing, digging, ploughing, grafting, and seeing after the live-stock. A great number of these were worthless from the agricultural point of view, and in speaking of the Salvation Army Farm Colony it is always necessary to bear this in mind. The majority of the men who come to the farm are not only unemployed, but wastrels, who require several years of "reining in"

before they can be made efficient. About 25 per cent. of them are altogether useless; no personal kindness, no religious influence, has any effect on them. They have lost their character and energy beyond all hope of building it up. Of the rest something can be made, and a few can be turned into really efficient agricultural laborers. But Brigadier Iliffe, who is in command of operations at Hadleigh, told me as we drove from the station that it was his belief that five years were not too much to make a man an agricultural laborer who had been hired in the town. "Agriculture," he explained to me, as he promptly pointed to his rich loamed fields, "is a fine art, and the man who thinks he can make a living out of a small holding without an initial training and a great deal of hard work, will find himself vastly mistaken."

We walked through a small paddock to a group of farm buildings, which three years ago were the receiving house of the colony. Here the man who wished to become a colonist, to make a new start in life, was put through his probationary training, sleeping in the barn, eating simple food, and working all day in the fields. There is a wonderful difference in these fields now; there are acres of small fruit trees and bushes where there was nothing but weeds and hrambles three years ago. I noticed long ridges of plowed land planted with celery at which the men were working, singing some merry tune as they went to their toil.

"This land is no longer kept strict-



ly for the probationers," said the brigadier. "We have altered all that, and now we draft all the men straight to the colony, where we try to reward each according to his merits. We found it a bad plan to keep a gang of men who had just arrived on the scenes aloof from the rest; they make far more progress with the leave-taking influence of the older hands."

The brigadier stopped to examine a currant bush. "One of our small trials," he said, showing me a blackened bud. "These currant bushes have been attacked with some mysterious disease of which it is most difficult to rid them; I am afraid they are like our warstels with whom we can do nothing."

"What do you mean," I asked. "by rewarding them according to merit?"

"Well, when a man first comes here," explained the brigadier, "he gets his food and clothing, but nothing else; but after a few weeks, if he behaves himself, he gets a small grant in pocket money, and he may in time earn as much as four or five shillings a week. Roughly speaking, the men are divided into two classes, to whom we issue blue and red tickets. The tickets entitle them to three good meals a day and are worth respectively seven and eight shillings a week. We try in this way to make their reward approximate to the value of their work, or rather to their willingness to work. Now, your red-ticket man has a slightly better breakfast and dinner than the blue-ticket man, as I will show you when we arrive at the dining hall."

The dining hall is a spacious room in which meals are served out to the men, and the difference in the quality of the food as distinguished by the red and blue tickets, was not so great as I had expected. I could cer-

tainly have made an excellent dinner off the blue-ticket plate, but the red-ticket man had other advantages in a tablecloth and a teapot of his own from which he could help himself. The blue-ticket man ate off a bare table, and was limited to a tin mugful of tea. He was made to feel the difference while being shown that, if only he exerted himself, he could attain to the dignity of a well-laid table and a fresh cut from the joint. The same distinction applied to the dormitories, which gave him an improved degree of comfort as the colonist exerted himself. The better class of colonists slept in rooms limited to four men, while the man who had not proved his capacity, or, rather, I should say, his moral worth, had a bed in the big, but comfortable dormitories of the probationers.

We passed several groups of men who all saluted the brigadier. They seemed on the whole remarkably cheerful. Clear eyes and bronzed faces told of the benefits of fresh air and good food. I stopped and talked to several of them. They were for the most part intelligent and even eager to show their interest in their work.

"And what has brought these men here?" I asked. "Is it simple lack of employment?" "No," said the brigadier, "80 per cent. of the men have lost their work from their own fault. It's the old story," he added: "they have come down in the world through drink. And how long do we keep them? There is no limit of time. We keep a man until he has reached the stage at which he may be safely placed in the world again, and we do not let him go until we have found him employment. In some places we take them on the staff—that is to say, if they are exceptionally intelligent, and can act as overseers,

or pick up sufficient training to teach other men; but the majority go back to the world again, and usually keep straight. We send a certain number to Canada, where they nearly all do well."

"And from what kind of men are your colonists taken?" I asked.

"From every class," he said. "We have doctors, clergymen, lawyers, journalists, men of business, stockbrokers—I can't think of any class that is unrepresented—and there are men here of almost every creed. We do not attempt to interfere with their religion, if they have any, not even when they come to us for help and advice; but we try to obtain over all alike a personal influence, and to give them the love of the gospel and the spirit of brotherhood, for in that, we believe, lies the secret of the making of men."

"A man has to sign certain rules when he comes here. He must be a teetotaler, and he must attend some service on Sunday; he must also be obedient to orders, and not argue when he is told to do something he does not like. We tell a man that if he will not obey he must go, for it is only by our discipline that we can turn him into a good citizen again."

We had now crossed some ploughed fields, had examined the piggeries, and with an admiring eye on the geese and poultry, had reached the brick-kiln.

"Here we employ the men," explained the brigadier, "who prefer to make bricks to using a spade."

I wish I had space to describe the brick-kilns; what struck me was the cheerful alacrity of the men, and I made a note in particular of one case of an ex-soldier who was anxious to be emigrated to Canada. But the Guardians of Woolwich were maintaining his wife and children, and refused to allow the man out of the

country. I thought this unreasonable, for the brigadier assured me that he was a man who would soon make a home in Canada, and had no chance of doing so in this country. His wife and children could then be sent to him.

After this we passed through the main street of the colony, where are the recreation rooms and the homes of some of the staff. Everywhere the brigadier's sharp eye was on the outlook for any breach of the rules—for any screw loose in the machinery, as he put it. I was immensely struck by the alacrity with which his orders were obeyed by men who, as he said, had been worthless a few months before. There was an air of efficiency in every department.

"I suppose you don't make ends meet?" I asked.

"No; I am afraid I shall never do that," said the brigadier. "You see, the men we get here are not as a rule worth much when we put them on the land. Very few of them ever earn their keep, for they are mostly townsmen who never take kindly to agricultural work. But the deficit is far less than it used to be, and what we pride ourselves in doing is the making of men. We think that this work is of the greatest value to the state, and that those who supply us with funds get a good return in the reclaiming of some thousands of individuals who would otherwise become a permanent burden on the community."

"And you could do with a great number of these colonies?" I asked.

"We could find men for a good twenty of such colonies as we have here," was the answer, "both in this country and across the seas." Then there would not be a man in all England to whom a chance could not be given if he would only take it. Then, instead of reclaiming a

few hundred every year, we could reclaim our thousands, dealing on lines which have proved from long years of experience to have had the most marvellous results even in the most hopeless cases. But as it is, I fear the public are rather apt to forget us," added the brigadier sadly. "We need money, not for ourselves—our wants are small—but for those who are the outcasts of this world, those who have none to help them. Their cry comes to us from the prison gate, from the haunts of vice and despair—a cry for one more chance. And not only for these, but for those who are driven by the dull round of aching toil or by the restless spirit

of the age from the fields to the city do we plead. I mean," he added, "that we on this Farm Colony, who see the sad procession of laborers leaving the soil, are haunted by a perpetual sense of the pity of it all. For here on the land, under guidance, and with a chance of working their own holdings, might live a happy race of pure and strong men, who would be the backbone of the country, and, perhaps, save her in her need."

We gripped hands and parted, and I shall not easily forget the earnestness and strong faith that give the workers of the Salvation Colony at Hadleigh the power to make men from wastrels.

The Culture of Silence

THE OUTLOOK.

Character and skill alone do not produce the highest results. The worker needs enthusiasm and faith for his work. These can be secured by the culture of silence. The silent reads quiet to think, and the body needs quiet to accept his impulses. To-day, so never before, there is a need for a more careful attitude towards life.

NOTHING could be more misleading than the impression, so widely held, that success in work depends entirely upon character and skill. These are two great elements, but there is a third, quite as important for the best results. Character is the foundation of all working power of the highest kind; skill is the quality which makes it possible to use the best tools in the best way; vivid interest and freshness of spirit are the atmosphere in which all work ought to be done and which ought to pervade and envelop all work. "As You Like It" rests on a solid basis of thought. The play is constructed and written with the highest kind of skill, but its charm lies very largely in the extraordinary freshness of feeling which pervades it

and which gives it the atmosphere of the forest and the joy of the free life. Americans rarely need to be urged to put more energy into what they do, and they are coming to understand, as they have never understood before, the necessity of doing their work with the skill which comes from thorough training. Many of them have yet to learn that while these qualities insure competency, they do not insure interest. Work done in a spirit of the highest integrity and in the most expert way is often entirely mechanical and uninteresting from lack of freshness, vivacity, and vividness of interest. One must not only plant his work on a solid basis of character, and do it with expertness, but he must keep alive that spirit of youth which

Stevenson declared was the perennial spring of all the faculties. That modern men are beginning to understand this is evident from the wide popularity of such books as "The Simple Life," and kindred studies in repose, non-resistance, absence of haste, quiet adjustment between the worker, his task, and his surroundings.

Few people understand the drain on the nervous system which is caused by the noises of modern life—noises in no sense modern. There are no cities in the world which are more resonant with sound than Oriental towns, where at certain hours of the day and in certain localities there is not only an incessant murmur of human voices, but a chorus of loud, piercing cries. The little towns in Europe and the smaller English cities are alike babbling brooks when evening comes and the people fill the streets. Paris is, all things considered, the noisiest city in the world. There has come into modern life a greater variety of sound and a greater volume than assailed the ears of our ancestors. Now, to keep one's freshness there ought to be a zone of silence around every human being during some part of every day. It is significant that the great religions of the world have come out of silence and not out of noise; and the finest creative work is done, as a rule, in seclusion; not necessarily apart from men, nor in solitary places, but away from the

tamult and away from distracting sounds. It is in silence alone that we come into possession of ourselves. The noises of life disturb us as a cloud of dust intervenes between the eye and the sky. There ought to be a cult for the practice of silence—a body of men and women committed to the preservation of the integrity of their souls by neither hearing nor making speech for certain periods, pledged to the culture of the habit of quietness. Maeterlinck has pointed out the fact that the best things are never spoken, and the truest intercourse between congenial spirits is carried on without words. If we said less and thought more, there would be fewer things to explain, many sources of irritation would be dried up at the sources, and the prime cause of irritation, which is nervous exhaustion or excitement, would be removed. There was organized in Paris, years ago, a society for the culture of silence. On the occasion of the initiation of a distinguished man of letters, a bowl of water was brought out to him in a room where he was waiting in solitude. He studied it a moment, placed a rose upon it, and sent it back. The water bore the rose without overflowing. To the members assembled in another room, the act was the most convincing evidence that the initiate comprehended the purpose of the fellowship, and was prepared in spirit to become one of the company. The act was a symbol which Americans may wisely study.

Intrigue in Japanese Commercial Life

BY HAROLD BOLGER, IN APPLETON'S BOOKLOVER'S MAGAZINE.

Mr. Bolger chronicles an alarming state of affairs in Japan, which seems to threaten future commercial relations between that country and the rest of the world. *Stolen trademarks, repudiated contracts, and false appraisals are some of the things that have to be reckoned with.*

IN the past ten years more than fourteen thousand trademarks, stolen for the most part from America and Europe, have been registered by Japanese citizens in Tokyo. In the same period patent rights in Japan have been secured giving to subjects of that empire exclusive rights to manufacture about six thousand modern inventions. Many American wares advertised throughout Japan cannot now be sold there, for some Japanese has secured the legal right to the name of the goods. So the counterfeited article, bearing the American trade-mark, controls the market, and the American firm, if it attempts to sell its merchandise can be brought before the courts and compelled to pay heavy damages. It is true that American trademarks are stolen in several European countries; and a Chicago firm was caught making mummies for sale to antiquarians in Egypt; and in Antwerp, I think, Eugene Field found a royal bed of the sixteenth century which unwillingly bore the imprint of the company that manufactured it at Battle Creek, Mich. But no other country except Japan has built its prosperity, almost in a national way, upon business dishonesty. In San Francisco I met a man who had just received a cable order from Japan for 2,000 horses, ostensibly to be used in the war with Russia then in progress. He could find the horses, but he could not find a single exporter who would take the risk of sending the animals to the Sunrise Kingdom un-

til the money was deposited to American credit at Yokohama.

Japanese importers do not hesitate to repudiate contracts and refuse to accept cargoes shipped to them in good faith at great expense. The goods then must be sold at auction, and the Japanese usually get them at a bargain. The case may be taken into court and judgment secured, but then the industrial guilds of the city and adjoining cities will meet, and the next day a smiling and deferential delegation will call upon the foreign plaintiff and inform him, as "an act of friendship," that if he exacts payment, according to the privileges of his decree, no native firm in Japan will thereafter give him the slightest trade. There are many indications that Japan is a nation of diplomats!

Subtle appraisers sit at the receipt of customs in Japan. This fact should be given careful study by western nations, and particularly by America, for the Japanese are becoming intrenched upon the Asiatic mainland and will doubtless have much influence in the future tariff administration of that empire. It is not likely that alien cargoes competing with Japan's will have easy sailing hereafter into the harbors of Asia. In Japan the first importation of a commodity from a new firm in America or Europe usually enjoys an encouraging classification. I was informed, however, by American agents in the Japanese ports that the second shipment runs the risk of a higher classification, more fruitful of revenue. There are cer-

tain provisions for the registration of trade-marks in the name of a foreigner, but American firms do not as a rule care to take advantage of them, as the ownership of the wares, so far as Japan is concerned, passes to the resident thus securing the registration. If this happens to be merely an agent, it makes him the dictator of his firm's business in the Japanese Empire. When one of the members of an American firm is

handling the affairs of the company in Japan the course seems clear enough until he runs into the customs system. If his wares, duly protected in the courts, promise to take precedence over Japanese goods of a similar character, the tariff suddenly goes up until it reminds him of the wall at home!

The western nations have taken great chances in permitting Japan to be the guardian of the Open Door.

The First Self-Made Man in America

BY HOMER WHITFIELD, IN SUCCESS MAGAZINE.

On January 17, there was celebrated the two hundredth anniversary of the birth of Benjamin Franklin, who, it is claimed, may be considered the first self-made man in America. He was prominent in the Revolution and in the successful diplomacy which of its success must be attributed. A poor boy at the outset, he became at times rich and honored.

FRANKLIN was the first of our great "self-made" men, — the greatest example, in his day, of a rise from obscurity to wealth and position. He owed his success entirely to his own efforts. His parents were people of little ambition, with means enough for a modest living but insufficient to give him the education that had been planned for him. None of his ancestors had succeeded in more than a humble way.

When he landed at Philadelphia, a mere boy, he had only one dollar and a few pence over; at the time of his death he was easily the most prominent man in America, as well as one of the richest. Indeed, he stands as the very greatest of all the multitudes of Americans who have risen from nothing to greatness. Our modern "self-made" men have, as a rule, succeeded along the single line of money, art, scholarship, or sci-

ence. Rarely has the first been accompanied by any one of the latter. Franklin stood at the top in all. At the age of forty-two, without a college training, he had become a man of position and means. He was always a scholar, and his attainments were honored by degrees from Scottish and American universities; as a scientist, his fame extended to every country. Besides, he had some opinions on medicine which were not unworthy of consideration, and he even made a considerable study of scientific agriculture. He was the most many-sided man in all our public life.

As a business man he had one failing, — a lack of order and method. He himself complains that he never could learn to keep things in their place or arrange any system. This was one of the complaints made against his work as an ambassador in France. It would possibly have

meant failure in the involved maze of present-day business. But he had the ability to see and grasp an opportunity, and his enterprises became finally almost of the manifold nature of a modern department store. In addition to his printing shop, which was the main object of his attention, he sold books, importing many from Europe, published books and tracts, and conducted a stationery store, besides editing and publishing his own writings, and even sold groceries, feathers, and junk of various kinds. He really owned the first "general store."

Some of the various lines that he handled included medicine, toilet articles, clothing, vehicles, lottery tickets, mariners' compasses, and rags. In connection with his trade in the latter article he established a small mill and manufactured paper. It was also recorded that he bought and sold negro slaves and carried on a considerable trade in taking up and disposing of the terms of indentured servants. As a side issue, he invested in real estate and bought a farm of three hundred acres near Burlington, New Jersey, which he worked carefully. He is credited with having introduced the growth of broom corn and basket willow into this country.

He is said to have been the father of the advertising business, giving the first examples of effective display advertising in the columns of his papers. There is no great proof of this, however. It has been the easy custom to ascribe the beginnings of many things of which there is any doubt to Franklin. He certainly was responsible for the first steps in

many different lines, but there appear to have been some attempts at selling goods by advertising before he began the publication of his paper. He probably, however, through his extensive printing business, combined with other lines of trade, gave a great impetus to the establishment of advertising as a definite factor in modern business. It is recorded that, in his account of the siege of Louisburg, he inserted into the columns of the Gazette a crude cut which he fashioned himself from type metal. This was, probably, the first attempt made at illustrating ordinary newspaper matter.

There is a curiosity to know how much of a business success he made in terms of present-day achievements. He retired from active business at the early age of forty-two, having accumulated a fortune which was of considerable size for his day. When he died, his estate was estimated at \$100,000. He sold his various interests to David Hall, who was to retain Franklin's name in the business and pay him \$5,000 a year for eighteen years. It is thought that his annual income, during his active business life, was in the neighborhood of \$10,000. The value of his estate, at his death, represented, in part, the gain from an increase in the value of considerable real estate holdings. It is probable, then, that he was worth, at the time of his retirement from business, about \$75,000, every penny of which was the result of his own efforts. His real estate consisted of houses and vacant lots in Philadelphia, a house and lot in Boston, and considerable tracts in Georgia, Ohio, and Nova Scotia:

The Future of Electricity.

BY THOMAS A. EDISON, IN WORLD MAGAZINE

Of all subjects that interest the human race to-day, electricity is surely one of the greatest. And of all men to talk on the subject of electricity Thomas A. Edison is surely the best. What if there were who would not know Mr. Edison's views on the future of electricity? Mr. Edison is no mere dreamer; he does things; he accomplishes practical results, and when his ventures into the realm of speculation all the world looks its breath to listen.

WE are groping on the verge of another great epoch in the world's history. It would not surprise me any morning to wake up and learn that some one, or some group, of the 300,000 scientific men who are investigating all over the earth has seized the secret of electricity by direct process and begun another practical revolution of human affairs. It can be done. It will be done. I expect to see it before I die.

The first great change in the production of electricity will abolish the carrying of coal for that purpose. Instead of digging gross material out of the earth, loading it on cars and carrying it say five hundred miles, there to put it under a boiler, burn it, and so get power, we shall set up plants at the mouths of mines generate the power there and transmit it wherever it is needed by copper wires.

It is preposterous to keep on putting the coal mines on wheels. It is too clumsy. It is too costly. There is no necessity for it.

It is easier to carry molecular vibration—millions of waves a second—than freight cars full of crude matter. We can ship a 100,000 horsepower over a wire quicker and more economically than we can send the equivalent in coal over a railroad.

An Englishman told me a little while ago that he intended to set up a power station on the Thames, bring down coal by barges and sell electric power to London. I said to him, "How foolish! Why not run a copper wire between London and the

coal mines and develop your power where the coal is? If you build that power station it will be obsolete inside of fifteen years."

We must eliminate the railroad altogether from this problem. What's the use of it? We don't want the coal anyhow. It does us no good to look at it. What we want is the resultant, the utmost energy that can be produced. And there is no sense in carrying around millions of tons of raw material like coal when we can get its product delivered to us by wire.

Everything points to the fact that in the near future electricity will be produced for general consumption in great power-houses at the mouths of the coal pits. That is the logical and common-sense outcome of present events.

The present method of doing things is merely a matter of habit. It's simply wonderful to observe how habit controls men and how it sometimes delays great reformations even in practical affairs. This system of carrying coal from the mines for the purpose of producing electricity somewhere else is habit. Habit is the greatest foe to progress and invention.

The great majority of men are controlled by habit. They have always seen a thing done one way and that way seems to them the only way. But there are some of us who have a little of the spirit of evolution, and we hither and thither the others by not letting them alone.

Now the truth is that it will cost a third less to transport electrical power by wire than to carry it in the form of coal in railroad cars. Assume the price of coal to be \$1 at the mouth of the mine, and assume the freight to be \$1.90. Now, we can turn that coal into electricity at the mine and convey it by wire at less than half the cost of the freightage of coal.

So, in years to come, the great electric power plants will be set up in the coal fields. Electric power will largely do away with steam power. Electric light will become cheaper than gas light.

I believe firmly that all great trunk railroad lines will go to electricity inside of fifteen years. I don't mean simply passenger traffic, but heavy freight traffic also. Within twenty years steam will be as out of fashion for railways as horses are for street-cars to-day.

It's curious to see how long it takes men to get in motion when anything new turns up. And it doesn't seem to make much difference how important the thing is, or how obvious it is. There is the new electric locomotive which has been built for the New York Central Railroad. It could have been produced twenty years ago. We look upon it as a wonder, and it is a wonder, but a still greater wonder is that it has taken twenty years to get it built.

We had a hard time to get the world to change from horse power to electric power in street transportation. The street railway people said that it would cost too much. They didn't see any reason why they should make a change when they were doing so well.

More than a quarter of a century ago I built about three miles of an electric railway at my place at Menlo

Park. It was a good electric railway and worked well. I supposed, of course, that it would appeal to men. Well, Henry Villard came over to visit me and I showed him the railway. I explained its advantages over the horse-car system. It was better from every point of view.

I offered to sell that electric railway and all my patents and rights of every kind for exactly the amount of money it had cost me to produce it—just \$42,000.

Mr. Villard got a lot of capitalists together, some of the brainiest and most experienced men in Wall street, and I explained the thing to them, and they talked it all over very carefully and very solemnly, and then, what do you think?—they refused to touch it in any shape or form, on the ground that there was nothing in the idea of an electric railway, absolutely no future for it.

Well, that staggered me for a while. I seemed to have lost every cent I had spent in the experiment. I could not make any impression on those men.

Yet, look around you to-day! Look all over the country! Look all over the world and find me a country in which there are not electric railways! Electric railways have been among the great developers of modern civilization. They have transformed the centres of human population. Hundreds of millions of dollars have been invested in them and hundreds of thousands of men are engaged in operating them. And only twenty-five years ago a body of picked, bright American capitalists could see nothing in the idea, although it had been developed to a practical, physical demonstration right here in New Jersey.

Electricity will take the place of horses. It will solve the vehicle traffic problem in cities. My new elec-

tric storage battery itself will make electricity cheaper than horses. You see the new factory going up out there? Well, in the Spring we will be ready to furnish the new batteries. Not only will they mean half the space of horse traffic, but they will go twice as fast. They can be stored on upper floors by means of elevators. The saving of stable space in New York City will cover at least \$200,000,000 of property.

Another thing in the future: Wireless telegraphy will enable us to reach any ship in any sea. That is a certainty.

Not only will electric power be developed at and distributed from the coal mines in the future, but all the water power in the world will be used for the production of electricity. That movement has begun and is advancing rapidly. In California, where men have nerve enough to overcome habit, they are transmitting electric power 275 miles by wire and running street-cars and lighting the cities by it. That is the sort of spirit that will wake the world up one of these days. I wish that the spirit of California would spread everywhere.

Go down south and you will find water power being turned into electricity for mills in all directions.

There are millions of horse power to be picked up in the waters of the United States for practically a song. It is one of the world's greatest opportunities, this chance to convert water power into electricity and distribute it to the points where it is needed.

When you come to think that one horse power is equal to twenty-five men, and that water power changed into electrical energy is practically perpetual—the investment being simply for the original plant—you get some idea of the importance of the

changes that the world is bound to see, changes that have already begun and are well under way.

I don't look for much from radium in itself. I think it will prove to be more of an agent of investigation. It will help us to understand the nature of matter and energy. We are all at sea now. We have theories, but there are too many exceptions to make the theories absolutely reliable. We don't know exactly what electricity is. There is the undulation theory and there is the bombardment theory. We have plenty of evidence to support each of these theories, but then, as I say, we have so many exceptions that we cannot be sure. In working out the future we must understand the nature of our subject, and radium, I believe, will help us to do it.

And there isn't much radium in the world, anyhow. You know I am searching for it night and day. Well, out of 3,000 specimens of ore we tested in this laboratory last week, only one contained radium. That shows how scarce it is.

From a practical standpoint the most tremendous thing in the problem of electricity is the fact that we only get about 15 per cent. of the energy of the coal we burn. Eighty-five per cent. goes up the chimney.

Now, if we could find a way to get the energy out of the coal by some direct process, without wasting 85 per cent. of it, the result would be to so multiply and so cheapen electric power as to inaugurate a new epoch in the history of the world. It is practically impossible to exaggerate the consequences of a discovery that would produce electricity direct from coal, or in any way to avoid the waste consequent upon the use of boilers and engines. I expect to see it done. I have done it myself, and

so have others, but not in a way to make it commercially valuable. I have burned carbon and Chilian saltpetre together in an electrolyte and have thus produced electricity direct. But that was merely a scientific success. It would cost too much to produce power in that way, and the conditions would not be possible in the production of power for commercial purposes.

There are other ways too of producing electricity by direct process. Heat applied to the juncture of certain metals—bismuth and antimony, for instance—will do it.

Last Summer we rigged up a little experiment here, and by applying the heat of a small oil lamp to the juncture of metals we got sufficient power to run an electric fan.

But all the discoveries so far have failed to give us the secret we are looking for. We need a process, simple and inexpensive, that will save the 85 per cent. of lost power. It will come, I am confident of that. There are about three hundred thousand scientific men at work in the world, digging out, testing, analyzing.

What the world needs are not facts so much as co-relators. We want men who can bring the facts together, compare them and work out the law. We want men like that wonderful Russian chemist, Mendeleeff, the author of a periodic system of chemistry, who deduced from co-related facts three unknown metals, which we have to-day, explaining everything about them, their salts and sulphides, their weight, structure and melting point.

Some day the discovery will be made. A man will discover one fact in one part of the world and that will set some fellow at work on another fact in some other part of the world, and presently a lot of men will be

working on the true path; and one day it will be announced to the world that electric power can be produced directly from coal. It will come in our time. It is in the air. We are on the threshold of another wonderful era.

When that discovery is made the steam engine will be driven out of use. It will then be possible to have airships. I expect to see airships flying before my death. I do not think that they will fly very high, but they will be able to go a little higher than the trees and buildings.

Such a discovery will make it possible to drive ships across the sea by electricity at a rate of 40 or 50 miles an hour—three days across the Atlantic from shore to shore.

Why, power will be so cheap and so easily distributed that a multitude of new industries—impossible now because of the cost of labor—will spring into existence.

The direct process will give the world electricity at such a low cost that electric light can be used by everybody, and railways can be operated at a fraction of their present expense. The city of New York could be lit as brilliantly in the nighttime as in the day-time, without any additional cost.

The human race may well look forward with hope toward the day in which the discovery will be announced, for after that the world will be greatly transformed.

It is all a matter of understanding what energy is. I remember saying to DuBois-Reymond, the great professor of physiology in the University of Berlin, "What makes my finger move?" and he answered, "I don't know; I have worked in vain for 30 years to find out what form of energy that is."

When you wind up a clock you

transform the energy of beefsteak into mechanical energy stored in a steel spring. But who can tell you how the one form of energy was converted into the other form?

I have tried hard to get at the sec-

ret through which the energy stored in coal must be transformed into electricity. It is too much for me. I am stumped. I don't know enough. But the man who does know enough will appear before long.

The Menace of Enormous Fortunes

BY CLEVELAND MOFFETT, IN SUCCESS

Five thousand men in the United States are said to own one-sixth of the entire national wealth and the holdings of these five thousand are rapidly increasing. The inheritance among them is very low, so that the prospect of very rich men will be much smaller in future years. The question is what will these men do with their money. Is it to be spent for their own selfish pleasures or for the amelioration of the poor?

BEFORE taking up a consideration of luxury and want, it may be well to survey briefly the great fortunes that have sprung up so amazingly in this country during recent decades, and that to-day, in the opinion of many serious thinkers, constitute a menace to our national well being. Without these great fortunes there would be no reign of luxury in America, no flaunting of feasts and follies, no riot of extravagance. With them we may expect all the evils that have in previous civilizations attended upon enormous riches. And many of these evils, as we have already seen, are actually with us.

James Bryce, in the American Commonwealth, observes that up to 1830 or 1840 there were no great fortunes in America, few large fortunes and no poverty. But, writing of the latter eighties, he says: "Now there is some poverty, many large fortunes and a greater number of gigantic fortunes than in any other country in the world." That was twenty years ago! What would Mr. Bryce say to-day if he could read statistics show-

ing that there are three million officially recognized paupers in the United States? That a million and a half children between the ages of ten and fifteen are employed in our mines and factories? That one person in every twelve who dies in New York city is buried in potter's field?

As showing the rapid growth of individual fortunes in this country, there is interest in a list of rich men printed in 1885, according to which New York city at that time boasted only twenty-eight millionaires. And a pamphlet published some years earlier says that in 1845 Philadelphia could show only ten estates valued at a million or more, the richest being that of Stephen Girard, which reached seven millions. In contrast to which in 1892, according to another authority, there were then over two hundred millionaires in Philadelphia.

As to New York city, the number of its millionaires, according to best information, is more than two thousand, while the number of millionaires in the United States is at least five thousand, or half the total number

in the world. We shall presently see what a huge part of the national wealth is possessed and controlled by these five thousand individuals. There is one family alone, at the head of which stands the richest and most powerful man in the world, John D. Rockefeller, and the wealth of this family is estimated at a thousand million dollars, a sum so huge that the human mind quite fails to grasp it, a sum so huge that if at the birth of Christ Mr. Rockefeller had begun making a dollar a minute and had let all these dollars accumulate day and night for all these centuries he would not yet, in 1906, have amassed a thousand million dollars. And if Mr. Rockefeller should to-day turn his wealth into gold coin and take it out of the country, say into Canada, he would carry across the border three times as much gold as would then remain in the United States.

Nor would he carry it himself, for the weight of it would be one thousand seven hundred and fifty tons. And if he loaded it on the backs of porters, each man bearing his own weight in solid gold (say 150 pounds), it would require twenty-three thousand men to move it. And if they walked ten feet apart the line would occupy fifteen hours in passing a given point. None of which takes any account of the daily interest on this fortune, which interest if paid in gold would require the strength of seven men to carry it, for it would weigh a thousand pounds. Such are the riches of a single family!

It may be asked how much reliance can be placed on this estimate of the Rockefeller wealth. Who knows that it amounts to a billion? May it not be half a billion or three-quarters of a billion? I can only say that prominent men, whose business it is to get at the truth in these things, have

assured me that they consider a billion a reasonable approximation of the holdings of this family. They see nothing improbable in this estimate of a billion.

The editor of a conservative Wall Street publication says a billion; H. C. Watson, a statistical expert, says \$1,000,000,000, and a well informed editorial writer in New York city says a billion. Another editorial writer, discussing this subject recently, estimated the yearly income of John D. Rockefeller alone, without counting other members of his family, at forty million dollars, which is the income on a billion at four per cent. At any rate, we may be sure that the billion mark will soon be reached, for the size of the Rockefeller fortune is scarcely more startling than the rapidity of its increase. Within a dozen years it has doubled and doubled again. In a single year (1901) it increased, counting income and enhanced values of holdings—I have this from a statistical expert—by not less than a hundred and fifty million dollars!

"But that was in a rising market," some one may object. "In a falling market the fortune would decrease."

Not at all. In a falling market the fortune would go on increasing, for these great masters of industry and finance have so perfect an organization over this country and the world and such sure sources of information that they really know the future and can operate with absolute certainty of gain, "catching it both ways," buying or selling in a market which they have foreseen for months and usually control.

I asked a financial authority if it never happens that a man like Mr. Rockefeller makes mistakes in his investments and suffers loss.

He shook his head. "Almost never.

And if it did happen he would probably save himself by making the loss only temporary. I remember a case where one of our great Wall Street figures, an enormously rich man, made a mistake in Sugar. He bought a hundred thousand shares at 130, expecting to make a quick turn, but the market dropped suddenly against him and continued to drop. Instead of taking his loss as a small man must have done, he simply paid thirteen million dollars for the shares, locked them up in his safe and forgot he had them. Sugar dropped to nearly 60, a loss of almost sixty points, or six million dollars, but the stock was in his safe, he said he would sell it, out at a profit, and six years later he disposed of it at about 160."

'Outnining our list of multi-millionaires and taking the nine richest Americans after Mr. Rockefeller, it is easy to see that these nine must have a billion among them, since Andrew Carnegie alone has more than a third of a billion and the other eight include Marshall Field, W. K. Vanderbilt, John Jacob Astor, J. P. Morgan, Russell Sage, J. J. Hill, Senator William A. Clark and William Rockefeller—which gives us two thousand million dollars for ten men.

And without mentioning further names, I offer the following estimate of the five thousand leading fortunes in the United States; it is only an approximation, but it has been approved as reasonable by the statistical expert of R. G. Dan & Co. and by Byron W. Holt, editor of Moody's Magazine, a monthly review for investors, bankers and men of affairs; also by several financial authorities in New York city to whom I have submitted it. I have seen higher estimates, but after careful consideration I believe that this one may be accepted as well within the truth:—

No of Fortunes	Amount.
10 aggregating	\$2,000,000,000
490 aggregating	3,000,000,000
1,500 aggregating	10,000,000,000
5,000 aggregating	15,000,000,000

So that five thousand men in this country actually own (without counting what they control) nearly one-sixth of our entire national wealth, money, land, mines, buildings, industries, everything, which sixth if put into gold would give them all the gold in the world and leave more than nine thousand million dollars still owing them! All this for five thousand men, absolutely theirs, whether they work or not, whether they deserve it or not, whether they use it or not; all this in a land where, according to Waldron's "Handbook of Carney and Wealth" (p. 98) "More than four million families, or nearly one-third of the nation, must get along on incomes of less than \$400; more than one-half the families get less than \$600; two-thirds of the families get less than \$900, while only one in twenty of the nation's families is able to obtain an income of over \$3,000 a year."

It is interesting to consider how much richer the rich will get, and I may remark here, that there is no need to inquire how much poorer the poor will get. If they are to live at all they can not get much poorer. What greater burden of poverty can be put on the four million American families who to-day with their best toil can gather less than \$400 a year? What more can we take from them than we have already taken? The Massachusetts Bureau of Labor has collected statistics showing how these poor families spend their pitiful incomes. It appears that \$3.88 each week goes for food. Shall we eat that down? Or shall we eat down the \$2.91 a month they spend for cloth-

ing! or the \$750 a year they spend for furniture and household furnishings? or the \$7 a month they pay for foul dark rooms in a tainted tenement? Think what it means to support a family in a city on \$400 a year, to bring up children, to provide for sickness, to furnish pleasures on \$400 a year!

And these are not the poorest of the poor; these are self-respecting laborers, producers of the national wealth. There are millions of others whose lot is worse than theirs—ten million, Robert Hunter estimates, in helpless poverty, out of work, out of health, out of heart, with the world, broken driftwood, vagrants, tramps—what shall we take from them?

So the question simply is, How much richer will the rich get? Will any limit be set to these vast fortunes? Are billionaires to become as abundant in the twentieth century as millionaires were in the nineteenth? Why not? We have scarcely scraped the outside crust of our national resources. What our land and industries produce to-day is nothing to what they will produce, and our present population is only a small part of what it will be. By 1960, we are assured, the national wealth that seems so enormous now—say a hundred billions in 1905—will have increased to nearly a thousand billions, and by 1990 to more than two thousand billions.

Such are the conclusions of experts in financial statistics, who also say that under the present competitive system nearly two-thirds of this vast increase in our national wealth will be permanently absorbed by a few thousand very rich families. Which means that whatever may befall individual millionaires or individual sons or grandsons of millionaires, the rich as a class will

continue to grow richer, much richer, so that in thirty or forty years, under existing conditions, the five thousand richest Americans instead of having fifteen billions between them, as to-day, may have fifty or a hundred billions. And still the mass of the people will have practically nothing, still hundreds of thousands with bitter toil will barely secure the necessities of life and millions will be crushed and broken in the struggle.

So, if present conditions continue, one looks ahead vainly for some brightening in the picture of our poverty and wealth, our misery and affluence, our luxury and want. Things will be worse, not better, and every year will show a more painful contrast between the few that have everything, and the many who lack everything. Ponder these words from that hard financial compendium of Waldron's, already quoted (p. 102):—"Little wonder, then, that the rich are rapidly growing richer, when, but one-twentieth of the families, they are receiving one-third of the nation's annual income and are able to absorb nearly two-thirds of the annual increase made in the wealth of the nation." Think what that means to the poor!

What it means to the rich is that they will find it more and more difficult to spend their enormous incomes, and will set a faster and madder pace of luxury and extravagance. All the signs point that way, and, after all, what else can they do with their money? They cannot eat it or hang it around their necks (except some odd millions in trinkets), or buy seats in heaven with it. There is nothing to do but flaunt it before the nation in palaces and gorgeous fetes, in costly laces and plates of gold, in furious follies that seem to

ery out;—"So, we are rich, rich, rich, and you are poor." Nor can any man say what will be the echo of that cry!

Sixteen years ago, Thomas G. Shearman, a distinguished corporation lawyer, and brilliant writer on economic questions, prophesied that "within thirty years the United States will be substantially owned by less than one in five hundred of the male population!" Nor is evidence wanting that his words are coming true. The land in the country is still widely owned, although hundreds of millions of its acres, grazing lands, timber lands, mineral lands, have been shamelessly stolen in land grants and land grabs; but the farmers and small producers are absolutely at the mercy of the railroads, which, with their two hundred thousand miles of tracks, their capitalization of over twelve billion (par value) and their army of five million people dependent on them for a livelihood, are practically controlled by nine men—John D. Rockefeller, J. P. Morgan, E. H. Harriman, George Gould, W. K. Vanderbilt, J. J. Hill, A. J. Cassatt, W. H. Moore and William Rockefeller.

And John Moody, in his exhaustive and authoritative work, "The Truth About Trusts," finds that in the United States to-day there are 440 large industrial, franchise and transportation trusts, with a capitalization of more than twenty thousand million dollars, which, says a Wall Street paper, is "one-fifth of the wealth in the country and the most powerful part of it, for it is wealth under such concentrated control that it practically sways the whole." And Mr. Moody concludes that a score of men practically control this twenty billion dollars, which is the aggregate of our manufacturing and transpor-

tation resources. They control the avenues of distribution and the agencies for transforming raw material into finished products, so it is plain that these twenty men—Rockefeller, Morgan, Gould, Harriman and the rest—indirectly control nearly all the remaining wealth in the country, since whatever comes out of the ground or is fed by it must pass over their lines of transit and through their factories (and at their terms) before it can get from the producer to the consumer. These are signs of the times!

And, speaking of the absorption of our national wealth, think what a great part of it will go to one man. John D. Rockefeller, if he can escape the threatening tomb for even a score of years. Let us assume that he is able, after paying his modest living expenses, to save forty millions or fifty millions a year, which is the same as leaving a billion dollars to accumulate under his marvelous direction. In seven years his billion will double (no banker questions this), so that in 1912, if he lives, he will have two billions, in 1919 four billions, in 1926 eight billions, and he will still be a younger man than Russell Sage is to-day!

A still more startling conclusion is reached if we give rein to our fancy and imagine John D. Rockefeller fifteen or twenty years hence leaving \$6,000,000,000 or \$8,000,000,000 to a son or grandson possessed of his own great force; in other words if we imagine him perpetuated in his descendants, say for forty or fifty years. The Rothschilds in Europe prove that such powers may be perpetuated and that such a purpose of wealth accumulation may be steadily pursued for generations. Of course this happens very rarely, but America has outstripped Europe in so many things

that it is interesting to consider what would result if she should outstrip her also in producing a great line of hereditary money kings. And if you should set \$6,000,000,000 or \$8,000,000,000 doubling every seven years for a single family—well, think of it!

We shall come presently to the sons of our multi-millionaires and consider what manner of men they are and what likelihood there is that they will make aggressive use of their vast inheritance and increase rather than squander them. For the moment we may note that our very rich families are very unprolific and that the question of virtues or follies in future sons is often superfluous, since there are none. Thus Andrew Carnegie has no son and only one daughter, so his hundreds of millions will start no line of Carnegie kings. Russell Sage has neither son nor daughter and his fortune will be scattered among strangers. Leland Stanford had only one son and he died. C. P. Huntington had no children.

And three of the younger Rockefellers, although married for ten years or more, have no children. So we might go on through the list of millionaires, and while we should meet with some exceptions, like William H. Vanderbilt, with eight children; George Gould, with six, and J. P. Morgan, with four, we should quickly establish the fact that the average number of children in our very rich American families is far below the general average; instead of approaching four it would probably not reach two. And I have it on the authority of Dr. Guilfoyle, registrar of vital statistics in New York, that the Fifth Avenue residence section where our multi-millionaires live shows by far the lowest birth rate of any other section in the city. I may add that a doctor of

great authority on this subject assures me that as riches increase not only is there a rapidly diminishing number of births, but there is an increasing number of crimes against birth. Probably this is a new and it may be a passing condition, for we are told that seventy-five years ago rich New Yorkers were accustomed to have large families. Thus we read in "New Yorkers of the Nineteenth Century," that Colonel Nicholas Fish and Elizabeth Stuyvesant had five children and fifty-nine great-grandchildren, that Colonel William Duer and Catherine Alexander had eight children and one hundred great-grandchildren, etc. Which clearly shows how things have changed since then in the fashionable set!

A recent writer in the Contemporary Review gives figures that show strikingly how unfruitful is the rich American woman compared with women from the British colonies. He draws up a comparative table thus:—

American Women of Title.	Their Children.
30 peeresses	39
22 wives of baronets	42
22 with courtesy titles	26
—	—
74	107
Average number of children, 1.4.	

In contrast to which he presents statistics of children born to titled Englishmen by wives from Canada, Australia, &c.:

Colonial Women of Title.	Their Children.
21 peeresses	63
30 wives of baronets	102
42 with courtesy titles	101
95	226
Average number of children, 2.8.	

So it appears that the American

women thus imported into England have given birth to an average of only 1.4 children, against an average of 2.8 for their colonial sisters. And we know that small families are by no means the rule among English ladies. Did not Queen Victoria herself set the fashion of large families with four sons and four daughters? And did not the Duchess of Abercorn, who died recently, have seven sons and seven daughters? Did not her eldest son have seven sons and two daughters, and her eldest daughter eight sons and five daughters, and her second daughter nine sons and three daughters? If our multi-millionaires had families like these there would be less danger of the stock dwindling away and perishing!

The above are influences that make for the disintegration of our great fortunes; there will obviously be no money kings in families that die out, nor will the millions diverted to Europe by sons and daughters of the rich ever menace American institutions. But there are millionaire families that do not die out and sons of the rich who stay in America, quietly or restlessly, with the burden of fifty or a hundred millions on their shoulders. What about these sons, these princes of our money aristocracy? How much chance is there that one of them will develop the genius of the founder of his line and instead of squandering millions will accumulate tens of millions, instead of living in useless luxury on his income will prove himself a force in the industrial and financial world, a man able to fight and conquer like his father or grandfather? How much chance is there of that?

It goes without saying that there are millionaires' sons possessed of force and virtues, men like Graham Stokes and the late Norton Goddard, who led useful and admirable lives.

Many of them, on the other hand, are insignificant figures without talent or serious purpose—idlers and triflers quite content to be pleasant fellows at the club, good sports at the race track; and many of them are shamefully and stupidly wasting their opportunities. Think of James Hazen Hyde with his \$50,000 private ear and his foolish French ball! Think of young McCurdy, "Prince Robert," spending \$500 a week on personal traveling expenses.

It may be objected that these young scions of millionaire lines have a perfect right to dispose as they please of their fortunes and their lives. If they choose to follow the unprofitable ways of steam yachts and motor cars, why, after all, this is a free country. To which we might reply that no man has a moral right to squander millions on show and selfish pleasures while thousands of his fellow men are perishing of want, while tens of thousands by their utmost labor and pain can barely secure the necessities of life. Remember the vast toiling army enslaved in our factories and mines, men, women and children, millions of them, giving the strength of their bodies and the hope of their souls that a few thousand rich men may draw handsome dividends on investments, dividends which they have done nothing to earn and which it bores them to spend.

A second point is that no man has a right to demoralize his fellow men by setting them an example of extravagance and folly, by instilling in their hearts the seeds of envy and discontent, not to say hatred. Of course if our multi-millionaires insist on being mere amusement seekers, money flouters, we cannot make them otherwise, but we can at least let them know how right minded citizens regard them—that is, as harm-

ful and vicious influences, enemies of the State.

Finally there is a special reason why we may express ourselves frankly about these enormous fortunes and the manner of their getting, we can usually trace back their sources to dishonesty, monopoly or unfair privilege. Is it possible for any man to earn several hundred million dollars without one of these three to aid him? How many of our huge fortunes rest simply on high tariff favoritism? How many of the discriminating rates of railroad companies, which, says Henry George, Jr., in his "Mensae of Privilege," have become "organizations for public plundering and monopoly breeding?" Did not William J. Gaynor, Judge of the Supreme Court of New York, recently declare that favoritism in railway freight rates is "the greatest crime of our day and generation, a crime that has crushed and beggared thousands all over the land, a crime so infamous and heartless that we will be looked upon as a generation lost to moral sense for having allowed it so long?"

Let us now return to our inquiry whether it is likely that among the sons of our multi-millionaires, there will presently arise a master spirit, one able to make formidable use of his opportunities. Think what our industrial magnates, our great merchants and bankers would accomplish if they could take control of their vast enterprises with the strength of youth! But their sons, for the most part, prefer polo playing and cross country riding or art dabbling in Paris, or the excitement of race tracks and divorce proceedings!

Indeed, it seems that the burden of inherited millions is too heavy for most of us, and it is far more likely

that these unfortunates of the second and third generations in millionaire descent, victims of conditions, slaves to temptations—far more likely that they will destroy themselves than greatly injure this republic, except as their example in extravagance will injure it. But this is a most serious point, a most real injury, for there is no end in sight to the reign of luxury and show that is year by year exalting itself in this land.

It may be said that spendthrifts will soon wreck and scatter their fortunes, but others will take their places; besides, it is not so easy, even with the most amiable intentions, to wreck and scatter fortunes that automatically bring in two or three million dollars a year, fortunes in first class securities or New York real estate, fortunes that accumulate restlessly as the country grows. A very foolish detum is that of three generations from shirt sleeves to shirt sleeves if applied to such conditions. Indeed, with their utmost extravagance and vanity, with palaces here and castles abroad, with twenty thousand dollar halls and hundred thousand dollar rugs, with all the endless ways that fashion and folly have devised for wasting millions, it is still very difficult, often impossible, for the sons and daughters and wives of our multi-millionaires to spend even their incomes. So the reign of luxury must continue.

As a last word let us note that there is always a chance that this most unlikely thing will come about. I mean the sudden emergence into a first class power of one of these multi-millionaire sons or grandsons. Already several of them have developed conspicuously accumulative force. Thus William H. Vanderbilt increased the ninety millions of his inheritance to two hundred millions. And

J. P. Morgan has certainly surpassed his father, Junius Morgan. And August Belmont and William R. Hearst are able men than were their fathers. And Philip Armour was a less formidable force than his son, who now towers at the head of the Beef Trust, and J. Ogden Armour, than whom, says Charles E. Russell, "no more extraordinary figure has ever appeared in the world's commercial affairs, nor has any man, not even Mr. Rockefeller, conceived a commercial empire so dazzling."

Extraordinary happenings are always unexpected, yet once in a century or so, like the advent of a mighty conqueror or reformer, they do come to pass. And if there should arise in this land a man of thirty or forty, who, starting with two or three millions (owned or controlled by him), should be great enough to crush aside the trammels of idleness and temptation, great enough to see that never in modern times has there been offered to a man, not even to Napoleon, so stupendous a chance as this to wield absolute despotic power, great enough finally to use his two or three millions to its full potentiality, then—well, there would surely be interesting history made in that man's lifetime. We have had iron kings, railroad kings, copper kings, sugar kings and others, but there is one kind of king we have not had yet. A real king? Yes, for how long, pray, would this Republic stand against the aggressions of such a man, a great minded despot without conscience or bounds to his ambition, one in comparison to whom our Rockefeller and Morgans would seem like blundering beginners?

Already our millionaire magnates have begun to buy our courts and legislatures, to corrupt our cities, to

debauch the public conscience. He would finish the work and do it thoroughly, he would make the laws, own the newspapers, subsidize the churches and colleges, mould public opinion, direct the machinery of justice, control the industries, the banks, the insurance companies, the conditions of labor; regulate supply and demand, fix prices, absorb profits, centralize everything, he everything. Why not? Even as things are, has the world any king more powerful than J. P. Morgan or John D. Rockefeller? Remember how Europe cringed to Mr. Morgan at his last visit, with Emperors seeking his favor and princes waiting at his door! A real king? Why, we practically have two of them already.

Whatever happens, then, there is peril in the existence of these enormous fortunes, peril to the possessor through the corroding blight of idleness and vanity, peril to the people through the example set them of luxury and extravagance, peril, finally, to the State if some surpassing money lord shall presently arise and with his vast resources work the undoing of this Republic. "A triumphant plutocracy," says E. J. Shriver, "has enslaved the vast body of our people; and unless there is some relief its weight will crush the bearers of the burden, or the uprising of the latter will wreck the Republic and bring such chaos as France saw in 1789."

And Russell Sage, certainly a conservative authority, recently denounced the further consolidation of industry and predicted that if this continues, "the result will be widespread revolt of the people and subsequent financial ruin unequalled in the history of the world."

The Automobile in America

BY FRANK A. MUNSEY, IN MUNSEY'S MAGAZINE

This is a supplementary article to Mr. Munsey's earlier paper on "The Automobile in France." After pointing out the strong points of the American machine and showing that the number of purchases in America far exceeds the number in France, he proceeds to make some useful suggestions as the subject of motoring here. He infers that the same should not be taken as the standard for legislation and law enforcement throughout all cars.

FACTS and figures about the beginning and progress of the automobile industry in America are so conflicting, and there is such a dearth of accurate knowledge on the subject, that I cannot show, year by year, our growth in the manufacture of automobiles. The best obtainable statistics show that our output for 1905 has been about twenty-five thousand cars of one kind and another. These figures, contrasted with those of half a dozen years ago, show the most tremendous strides of the automobile industry in America. Then but very little capital was invested in automobile factories; now over twenty millions of dollars are employed in the business. Then we had but two or three small manufactories, merely experimental shops; to-day we have forty or fifty great big factories amply equipped with money and machinery and skilled workmen, and we have at the head of these factories both men of splendid executive force and those of scientific knowledge, who are bending every thought and every energy to the development of the best automobile in the world, and to its production at the least possible cost. It is in the latter respect that American ingenuity and American methods most forcefully assert themselves. This means that the American automobile will at no distant day dominate the markets of the world.

Until recently the automobile was

looked upon as a plaything for the very rich and a fad of the hour. But that it is beginning to be taken seriously is made clear by the fact that in New York State alone we now have registered over twenty-four thousand motor cars. Just how many there are in the whole United States I have been unable to learn, but with twenty-four thousand in one State of the Union, there must be as many as one hundred thousand now in use. The uncertain period of the automobile is past. It is no longer a theme for jokers, and rarely do we hear the derisive expression, "Get a horse!"

We are not only going to manufacture the best automobiles in the world, but we are already making pretty nearly, if not actually, as high-grade machines as are produced anywhere in Europe. That the European machine has the prestige cannot be denied. It made a place for itself before we even started to manufacture automobiles, and it is difficult to overcome prestige. There is something else that works immeasurably to the advantage of the foreign car and correspondingly to our disadvantage. It is the great army of Americans who go abroad every Summer and automobile there in foreign cars. They become accustomed to them, attached to them, and bring them home. The power of habit has its grasp, in automobiling as in everything else. The fact that So-and-so and So-and-so have foreign

cars has an undoubted influence on other Americans in the purchase of automobiles.

But all these influences will not be able to stand against the genuine excellence of the American car of today with its lower price. The duty on a car coming into America is forty-five per cent., and with the expense of casing for shipment, freight, and insurance, we have a total of fifty per cent., which must be added to the purchase price of a car in France. This means that one can buy an American car of the same horse-power, finish, and general excellence as a foreign car at just about half the price, or, in other words, get two American cars for what one foreign car would cost. With so wide a margin of difference in cost, it is not difficult to foresee a rapid diminution in the importation of automobiles as the quality of our own product becomes better known and is further improved.

Though we were the last country to take up seriously the manufacture of automobiles, we are to-day turning out even more cars than France. Her product, however, is of greater value than our own, as the average French machine is much more expensive. Our great expansion so far has been in inexpensive automobiles. And there is a very sound reason for this type of machine. In France, as in England and Germany and Italy and Spain, there is not the vast well-to-do citizenship that we have in America. The automobile over there is largely owned by the very rich and the great leisure class — by these and by foreign visitors. Comparatively few men in business or in salaried positions indulge in the luxury of motoring. Their incomes do not warrant it. The motor cycle

and the bicycle are the pleasure machines of the people.

In America we have half a million men who can afford to own and run an automobile, and half a million automobiles we shall have in use here within the next ten years. Our manufacturers, realizing the difference in conditions between this country and the countries of Europe—the difference in the roads, and in the wealth and temperament of the peoples—are very wisely making automobiles that are particularly suited to America. Over eighty per cent of them, I should fancy, are so simplified that they are independent of the mechanic. They are chauffeurless machines, machines for the half million citizens, many of whom could not afford to maintain an automobile plus the additional expense of a mechanic.

The salary paid to a chauffeur in America has an important bearing on this point. Chauffeurs' wages here are anywhere from seventy-five to one hundred and fifty dollars a month, whereas abroad the average price is about forty dollars a month. Most men, however, prefer driving their own automobiles, whether they have a chauffeur or not. It is in the running of a car, the handling of it, the feeling of command over it, and its obedience to one's will, that the keenest enjoyment of automobiling is found. Delightful as it is to be driven with the speed of the toboggan in a good car over a fine, smooth road, it is far more delightful to be at the wheel.

In hilly or mountainous sections, where "thank-you-ma'ams" are thrown across the road every few rods, ours are the only cars in which automobiling is practicable. I use the word "thank-you-ma'ams" for

the want of a better expression—I mean elevations like a log haul sunk into the roadbed and covered over with earth. This construction in our rude and imperfect road building is, I believe, intended to keep the road from washing away in heavy rainstorms. It doubtless serves the purpose, but for the automobile, and particularly the low-hanging automobile of Europe, it means serious trouble, if not actual destruction.

In a run with a friend from Newburgh to New York last Summer, I had a striking example of the adaptability of our light domestic cars to rough highways. To my very great surprise we covered the distance, about sixty-five miles, in slightly less time than I had ever taken in going over it in high-priced, high-power cars. I was thoroughly familiar with the road, as I have automobilized over it many times and in a variety of cars, including a sixty-horse Mercedes, which I owned in 1903, and which I found to be wholly unpractical and unsatisfactory for use on our roads.

The secret of my friend's good record was that he kept his car running all the while at pretty nearly full speed. He did not stop for rough places. It was not necessary. The car was made for just such roads, and was at home on them. On the other hand, with high-priced, high-power cars, one always favors them by going slowly and carefully over rocks and huddles and hummocks, and through mud and sand. On clean, level stretches the big car can fly, but with the restrictions of the law and the scarcity of good stretches of road, it cannot make up what the little car gains on it on the great preponderance of bad stretches.

Another important advantage with the small car, in addition to the fact that it actually needs no chauffeur, is that in wear and tear, and in the use of gasoline and oils, the expense is minimized. It is probably less than one-half that of a forty-horse automobile. And in speaking of small cars, I am not going back to the period of seven and ten and twelve horse-power cars. I mean cars of from eighteen to twenty-five horse-power. Nearly three years ago I made the statement in *Mansey's Magazine* that a twenty-five horse-power automobile was the ideal machine for general touring. At that time I did not know so much about automobilizing as I do now, but the experience I had had convinced me that this was a practical, economical and yet sufficiently powerful car for any purpose.

What I said then, based on two or three years' of experience and a good deal of theory, I say now as a matter of absolute certainty. A twenty-five horse-power car is strong enough, if not over-weighted by an excessively heavy body, to climb up the side of a house. It can travel as fast as any one could reasonably wish to go, and much faster than the law allows, and it is safer, more easily handled, and more satisfactory in every sense. I have had automobiles ranging all the way from five horse-power to sixty, including two forties, and the machine that has given me most satisfaction is a light car that makes up to about twenty-five or possibly twenty-eight horse-power. It is alike a good short distance and good long distance car—a car that tackles a hill with the will and the nerve of a bulldog, and when gentleness is required is as gentle as a lamb.

In one respect the automobile is

doing more for us than it is for France. It is giving us good roads—not, of course, directly giving them to us, but it is the greatest force working for them that has ever taken shape. Every one who tastes the pleasure of automobilizing at once becomes an uncompromising advocate of good roads.

France had her good roads before the advent of the automobile, and because of her good roads resolves in the aggregate, through the automobile, a tremendous annual income for her people.

Much as this means to our sister republic, however, I am certain that America is being benefited even more, vastly more, through the influence of the automobile. While we are not yet drawing foreigners to our shores to spend their holidays, as France is, we are, nevertheless, marvelously increasing the worth of our enormous acreage throughout the length and breadth of the land, by the good roads we are building and those scheduled to be built.

Give us fine, broad macadam roads everywhere, and our farm lands and the suburbs of cities and villages, stretching out even to a great distance, will bound in values. Good roads eliminate distance and make neighbors of us all. So do automobiles, like railways, the telegraph and telephone, eliminate distance. Combined, they enlarge the scope of the city by a hundred miles, giving us city comforts and conveniences with the pure air and sunlight and space and freedom of the country.

The automobile has arrived. It has met the hitherest prejudices and the most deadly scoffing, and come up against stubborn and narrow laws, but in spite of these it has been developed and perfected and has tri-

umphed. Already it has been absorbed into our civilization, even as the trolley, the electric light, and every other luxury that so rapidly crystallizes into a necessity.

With the recognition that the automobile has come to stay, prejudice generally is giving way to toleration and to reason. It is no longer war between the motor car and the horse. Harmony between them is the keynote of the new order of things. It is getting to be felt, too, that after all there are some pretty decent and really thoughtful, humane men among automobilists. And this feeling helps, helps very much. Such a feeling, with a better understanding of the automobile, means better and more rational laws, more elastic laws, legislation that will suit the motor car—not the kind that is based on the performance of the horse. It were well nigh as sensible to make railway laws to conform to the scope of the horse as to hold the automobile down to the hard and fast limits allowed that ancient and erratic quadruped.

As an automobilist myself, and one who is a strong advocate of motorizing, both for health and pleasure, I am, nevertheless, unalterably opposed to the enactment of any laws that would work to the advantage of the automobilist and to the disadvantage of the public. The public should be considered first always, and then be fair and rational with the automobilist.

For example, if an automobile going at the rate of twenty miles an hour can be stopped in half the distance it would require to stop a horse traveling eight miles an hour, isn't the automobile clearly less dangerous to the public, even though moving at the greater speed, that

the horse is at the lesser? If this is so, why should the horse be accepted as the standard of measurement of the speed of the automobile in and about cities and villages?

It were foolish to assume that the automobile by nature and temperament and habits is a thing to endear itself to the non-automobiling public. It has such decided mannerisms, and is withal so strenuous in action, that it strikes a jarring note with the American citizen. Its impudent air of superiority as it dashes by on the road, its insolent toot of the horn, commanding the right of way, and the blinding, stifling cloud of dust that it leaves behind it, are undeniably antagonistic to the ideas and viewpoints to which we have been accustomed. Whatever laws and regulations will tend to bring the motor car and the interests and rights of the general public into the greatest harmony will, I am sure, meet with approval from the manufacturers of automobiles and all true lovers of automobilism.

It is certain that the dust nuisance is one of the very worst and most objectionable phases of motoring to all the people in the country. It is not only objectionable to non-automobilists, but to automobilists themselves. It has often been urged that the automobile should have special roads, and should be ruled off the public highways. Do this, and it ceases to be anything except a high-speed pleasure machine—a sort of horizontal toboggan, and as such it would soon dwindle into a very insignificant place among the inventions that have contributed so wonderfully to our present-day civilization, our present-day scope of living and doing and enjoying.

To make the automobile subservi-

ent to existing conditions, to develop it so that danger from its use will be minimized, and that the dust nuisances will be largely done away with, is the result we must strive for and must attain. And whatever will help to bring this about should enlist the thought and the best efforts of automobile manufacturers and our lawmakers. I have done a good deal of thinking at odd times along this line, with the following result:

Why not limit the power of automobiles that have the privilege of the public roads, and in addition elevate their bodies to say twelve, fifteen, or eighteen inches from the ground? With the machines of smaller power, danger is greatly decreased, and with the high car the dust nuisance would be very much less. It is the car of great power, with low-hanging body, that tears up the surface of the road and sends it flying in dense clouds of dust over everything and everybody.

The low-hanging car is necessary only to great speed. It does not capsize so easily at corners and on curves. But is the public interested in fast automobilism on the general highways, and should it be subjected to such inconvenience and danger? That well-elevated cars could have ample safety with thoughtful and intelligent handling there can be no doubt.

I am inclined to predict that the time will come when the low-hanging car of to-day will be ruled off the public roads and relegated to the race track. I am inclined to predict, too, that there must sooner or later be a limit placed on the power of automobiles for use on the highways. If not, where shall we stop—at sixty,

ninety, a hundred and twenty horsepower, or even more? It seems to me that twenty-five horsepower for a light body, a light machine throughout, is pretty close to a good standard of measurement. Heavy bodies could still be increased in horse-power proportionately to their weight.

One thing more in connection with lawmaking for the automobile. It is important—tremendously important—that the state should have inspectors of automobiles, whose duty it should be to see that all motor cars are in safe mechanical condition—that they are amply equipped with brakes, and that these brakes are in perfect order. The most important thing about an automobile—more important even than the engine or anything else—is the brake. On this depend the lives and the safety both of those in the car and of the public.

An automobile should be equipped with sufficient brake-power to make certain, at all times and under all conditions, that the car could be

stopped almost instantly. Two brakes are not enough. Four are not too many, and half a dozen of different kinds and methods of application would be better yet. A relay of brakes is always necessary, as it may happen at any time that a single brake, or even two, would refuse to work. Oil renders them useless for the time, and too frequently cars go out with brakes that are worn, or even broken. State inspectors, serious, honest, intelligent men, would save many human lives every year and show a tremendous reduction in the number of accidents.

The framing of laws that regulate and tend to prevent danger is quite as important to the public as are those hard and fast statutes that penalize the automobilist and drag him off to jail if he happens to run his car a bit faster than the law permits. It would be well if our lawmakers would first learn what an automobile can do and ought to do, before saying what it shall do and what it shall not do.

The Midnight Limited

She thunders by with splendid speed:

An avalanche of fire and steel,

Whose tempest strokes of whirling wheel
Beat like the hoofs of Neptune's steed;
Cleaving the dark in mighty flight,

A raging monster, driving fast,

A harnessed earthquake reeling past,
Through the long reach of murky night!

C. F. Finley, in Munsey's.

The Home School Idea

SUN MAGAZINE

The home school idea was not the outcome of a herring, but of stern and pressing necessity. The problem of how the business woman was to bring up her children had long been discussed but the solution was brought about almost unconsciously when a philanthropically-inspired paper lady undertook to find a suitable school or home for the four children of a young widow and set upon the home school idea.

THE economic changes which have led women out of the home and into business have brought with them an entirely new set of problems. One of the most serious of these is the disposal of the business woman's children.

The working mother who puts enough time and energy into business to earn her children an adequate living has no time or energy left to give them the proper care; and the working mother who puts enough time and energy into giving her children proper care has no time or energy left to earn them an adequate living. Between the horns of this dilemma, thousands of fairly well paid business women are falling hopeless every day in the vain endeavor at once to support and to give right personal care to their families.

But now a solution of the problem has been presented which, in the opinion of many persons, meets all the difficulties of the situation. The solution is in the form of a brand new philanthropy, born of the twentieth century and perhaps impossible in any other—a "home school" for the children of mothers who earn their living outside of the home.

This institution should not be confounded with the creche or day nursery, although it is designed to fill a somewhat similar want. Its mission is to supply to the families of educated and well bred women earning comfortable incomes the care which the mothers themselves, by their money making activities, are prevented from giving.

Subversive of the very foundation principles of the home it might have been considered in any day but the present. Yet the home school idea has received the approval of Bishop Potter; and is supported by such clergymen as the Rev. Dr. J. Morgan Dix and the Rev. Dr. Henry E. Cobb. Miss Grace Dodge has expressed approval of it, and so has Robert C. Ogden.

Should such schools become general they would open about the only door that still bars the way to a complete and radical re-arrangement of home life. By taking the physical care as well as the mental training out of the hands of the mother and delegating it to trained professionals they would give to the mother the opportunity, more and more coveted every day, of pursuing voluntarily elected lines of professional work, secure in the thought that her children were receiving actually better care than she would ever have been able to give them herself under the best of conditions.

They would create a demand for more and more highly specialized instructors and caretakers and probably a great increase in the study of both the psychology and the physiology of the child. In time child culture, like every other branch of labor that has been taken out of the hands of private individual and the private home, would develop into a systematized business; and the mother, from being a mere body servant, often unskilled though never so loving, would become to her children

a real spiritual and mental companion and a source of actual material advantage.

The home school might even become the solution of the race suicide problem. As it is conceded that one of the causes of the growing reluctance on the part of women to assume family responsibilities is their unwillingness to leave congenial and lucrative employment for the exacting and expensive task of bringing up children, it is possible that the home school, by relieving the mother of the least pleasant features of rearing a family, might greatly stimulate her natural inclination toward its pleasanter aspects.

Like most of the new social institutions which spring up along the path of social progress, the home school idea was born of pressing material need rather than of theorizing. Miss Harriet C. Watson, a business woman herself, undertook about two years ago to find a suitable school or home for the four children of a young widow who had been forced into the commercial world by the death of her husband.

The mother's salary was large enough to provide a comfortable home for her family, but not large enough to supply a servant. She had to be at her office at 8 o'clock every morning.

Before leaving her home she washed, dressed and fed four children under 10 years of age. Every minute of her work-day her thoughts were drawn from her task, in which she took genuine pleasure, to her two boys, placed at the mercy of the public school or the open street; to her three-year-old baby, exposed to a thousand dangers in the unskilled hands of her ten-year-old daughter, and to that daughter herself, prevented, by the necessity for looking

after the baby, from even going to school.

At 6 o'clock she went home, in the evening crush, tired from her day's work and nervous from worry, to the task of getting dinner, washing up and putting the four children to bed.

To this overburdened worker, at once mother, housekeeper and wage-earner, Miss Watson suggested the boarding school as a solution for her overwhelming difficulties. A wastebasketful of catalogues, however, brought her the information that not only was there no establishment that would admit all her children, but that boarding schools were entirely outside the range of her finances.

As conditions were becoming desperate, Miss Watson took matters into her own hands, and, knowing that it was useless to talk institution to the poverty proud young mother, acted on her own account and made a trip up the Hudson for a visit of inspection and inquiry to a half orphan asylum at Piermont. She learned that conditions in asylums were practically the same as in boarding schools and that there was no hope of getting quarters in an institution for a mixed family.

As the mother was obdurate on the point of keeping her children together, both for their own sake and that she might spend her Sundays with all four, Miss Watson was about to give up her quest in despair when an inspiration came to her from an unexpected quarter.

From the porch of the asylum she caught sight of a large house with boarded up windows, standing back among stately trees on the next estate. The information that this house had stood vacant for nearly five years and that the owner was willing to make almost any terms to find a tenant, supplied Miss Watson with a

full-grown solution for her difficulty.

Some previous arrangements which she had made for taking a cottage at the seashore for the Summer were speedily modified. To the widow's four children she added the son and daughter of another sorely tried young woman, a writer, whose artist husband had left to her the support of their two children with an all too artistic pen as the only means of livelihood, and the beginning of Spring found her installed in the manor house with the six children, a house mother to take care of them, a teacher and a Japanese cook.

Miss Watson named the place Carolyn Court, in memory of her dead sister, and for a long happy Summer the six children, the house mother, the one teacher, the Japanese cook and Miss Watson lived joyously together in the rambling old house on the Tappan Zee without evolving any particular theories in regard to the causes which had brought them there.

By Fall, however, people had begun to hear about the establishment, and Miss Watson began to be besieged with business women begging her to take their children in and give them home care. Then she realized suddenly, that, quite innocently, she had stumbled into the thick of an acute twentieth century problem.

As she studied the conditions presented to her by the various mothers, she became more and more interested in the situation. She saw that it was of no use for the world to say that the mothers had no right to be in business and that they ought to be at home attending to their children. The mothers were in business—and there was absolutely no question of their getting out of it.

Most of them were so situated that they could not have left the market

place to labor exclusively in their own homes even if they had had the inclination, and very few were willing to give up their well paid, definite, productive and comparatively easy work to cook, wash, sew, clean, nurse and teach without pay, even if it had been possible for them to do so. Therefore, the greater number tried to do both things and failed in both.

It was evident that the problem had to be dealt with as it was and not as people would like it to be.

"Whether we think it is a whole-some tendency or not is beside the question," said Miss Watson. "The children are here and we have to look out for them."

Thereupon she set to work with the definite purpose of founding a brand new philanthropy on brand new principles to minister to a brand new social need.

Her original plan was to purchase Carolyn Court, but before she had collected enough money from the wealthy and influential persons whom she had succeeded in interesting in the enterprise, the place was sold over her head and her work brought to a sudden halt.

As no other suitable country place could be found either for rent or for sale, Miss Watson was forced to send her children back to the old difficult conditions of their homes while she looked about for new quarters.

Just now all her plans are held in abeyance pending the discovery of another large estate in the country with an owner eager enough to find a tenant to be willing to make easy terms. The fund, of which Bishop Potter is treasurer, is not large and the new philanthropy will have to have a modest beginning. Beyond consenting to act as treasurer, the Bishop has further shown his interest in the enterprise

by writing Miss Watson a letter to assist her in making interest and getting subscriptions. He says: "You are contemplating, I think, a work of singular importance and value."

In the meantime the constantly increasing number of mothers in business are torn between their enslavement to the old law that women shall be jacks of all trades and masters of none, and their new desire to follow the tendency of the age toward the mastership of one branch of one trade—and mostly trying, as usual, and as usual is vain, to adhere to the letter of the old law while practising the spirit of the new.

To them, it is believed, the home school will not mean the renunciation of their children, but a release from the manifold material cares which have prevented them from ever forming close spiritual ties with their children. It will mean a release from the old enforced performance of the hereditary tasks inevitable to the primitive machinery of the household for the opportunity of earning for their children the benefits of the last word in the study of the scientific development of the child and for the chance to find expression for their own energies in voluntarily chosen lines of productive labor.

The Jew in America

BY HERBERT N. CARSON, IN MUNSEY'S MAGAZINE

The Jews are pouring into America, and not as far away as the Orient is the day when at the present rate more than half the race will be found on the side of the Atlantic. Where they have come they have congregated and in every walk of life the Jew will be found to be occupying a foremost position. His title to a place in American history has it on Columbia, and now where he has been prominent in every development of American life.

THE Jewish race is flocking to the United States. At the present rate of immigration, another century will see more than half of it settled in America. New York already contains about thirty times as many Jews as there are in Jerusalem; and the newcomers who land every six months would make a larger city than that historic site of a departed splendor.

The total number of Jews in all countries is eleven millions. About fourteen hundred thousand are now in America—nearly two per cent. of our population. Half of these are in New York, and one tenth in Chicago. The whole British Empire, with nearly five times our population, has only one-fifth as many Jews. King Solo-

mon, in all his glory, had not more than five times as many subjects as the Jews who are now living in the United States. And by 1930, if the present rate of increase continues, we shall have seven million Jews here—as many as obeyed Solomon.

The American Jews are in all manner of trades and professions, being by preference lawyers, bankers, and dealers in clothing, cotton, cigars, and jewelry. There are few in railroads. There is not one in steel and never has been. There are thousands of store-keepers of all grades, from the vender of shoe-laces to a Siegel, & Bloomingdale, or a Strans. There are financiers, from pawnbrokers to a Schiff, a Speyer, a Loeb, or a Seligman. At the front among the smel-

ters of Colorado stand Meyer Guggenheim's five sons. Mendes Cohen, of Baltimore, is an ex-president of the American Society of Civil Engineers, and Dankmar Adler, who died a few years ago, was conspicuous among the architects of Chicago. Schwarzschild, Sulzberger, and Nelson Morris, rank among the beef kings. It was a member of this versatile race who gave New York its most famous bookstore, Brentano's. In short, no matter what ladder you climb, you are pretty sure to find some Jews on the top rungs.

And they are not all in New York and Chicago, by any means. There are few States without their influential Jews. The name of Straus is not better known in New York than Minis and Sheftall are in Georgia, Harby in South Carolina, Lehman in Alabama, Lowenstein in Tennessee, Morse in Boston, Bush in Missouri, or Pike, whose name is perpetuated in the Opera House of Cincinnati. You cannot write the history of Texas and leave out Morris Ranger and the other Jews of Galveston. Neither can any one write of California in the booming days after the Civil War without telling the story of Isaac Friedlander, the grain king.

The Jewish race is like a department store. Ask for whatever you want and it can give it to you. If you want a doctor, it gives you Abraham Jacobi of New York or Jacob Solis Cohen of Philadelphia—an artist, Henry Mosler—a sculptor, Ephraim Keyser—a musician, Rubin Goldmark—a judge, you can choose between Sulzberger, of Philadelphia, and Leventritt and Hirschberg, of the New York Supreme Court. In the matter of musical taste, we have gone to school to the Jews ever since a Jewish professor, Lorenzo da Ponte, brought the first Italian opera to

America in 1830. The operatic record has been continued by Maurice Grau and Heinrich Conried. And in the trochoidal theatrical world, whether you investigate the so-called "trust" or the opposition, you will find it directed by Jews—by Belasco, the Frohman, Hayman, the Shuberts, Erlanger and Klav.

What has the Jew done for education? When the question is asked, every non-Jew, at least, at once thinks of Felix Adler and his path-finding school in the heart of New York. Like other Hebrews of the highest eminence, Professor Adler seems no longer to belong to his race, but to the world. For thirty years his famous Ethical Culture Society has stood as one of the pillars of our moral progress.

In our universities, it is a dull year when some Jewish professor does not throw more fuel on the intellectual fire. Just now the absorbing problem is whether life can be artificially produced. Professor Jacques Loeb answers—"Yes! Behold my jelly-fishes, made to order!" In the year before, when psychology was being peddled around the streets by quacks, who had transformed it into a sort of patent medicine, the knight of the pen who went first to its rescue was Professor Joseph Jastrow, of the University of Wisconsin. And in 1902, what performance could have been more startling, in the sensational vaunderlife of science, than that of Professor Angelo Heilprin, who was the first to climb up to the hot crater of the murderous Mont Pelée? Other Jewish professors whose work stands approved are Boas, Gotthell, and Seligman, of Columbia; Gross, of Harvard; Morris Loeb, of New York University; Morris Jastrow, of Pennsylvania; and Hollander, of Johns Hopkins.

Chicago University, especially, owes a debt to its Jewish friends. It was they who hurried a thirty-five-thousand-dollar check by special delivery, and so saved the university from losing Rockefeller's first gift of six hundred thousand dollars—the forerunner of millions.

What has the Jew done in the way of benevolence? To begin with, he supports his own poor. Did you ever notice, if you are a non-Jew, that you are never pestered for contributions to Jewish charities? There are no Jews in the Potter's Field. In New York alone, they have nine hospitals for their sick—twelve homes for their old folks—necess homes for their orphans. Scattered through the United States they have six hundred institutions for the unfortunate. A dozen of these in New York spent a million dollars last year. And the Jews have always something left for outsiders, after their own people have been made comfortable. In New Orleans, for instance, the old residents will tell you of Judah Touro, who left half of his million to charity—including such bequests as ten thousand dollars to the Bunker Hill monument, and three thousand dollars to a Protestant minister.

Women, among the Jews, are seldom in the public eye. The home is their world. However they manage it, they make the Jewish husband the most domestic of men. In proportion to their numbers, there are more Jewish children born and fewer buried than among any other class. Most Jewish boys and girls inherit little or no money; but their mothers bring them up with healthy bodies. One writer asserts that they live eleven years longer than other people. Perhaps, if one Jew of genius, and one only, were to be chosen for the Hall of Fame, the choice would

fall upon a woman—the poetess, Emma Lazarus, whose life was so short and so brilliant.

Critics of the Jew charge that he is nothing but a trader—that he lives upon other men's toil and is not a creator of wealth. The historical fact is that he was forced into trade against his will. Originally he was a farmer and cattle-raiser. Abraham was only in one business transaction, as far as I can find, and he got the worst of it. Ephron sold him a worthless cave for four hundred shekels. But hostile nations took away the Jews' land and left them nothing to live on but their brains. This was dangerous—to hostile nations. Brains rule the world, and always have. And the Jew's enemies practically said to him, "Think, or get off the earth!" The inevitable result is that wherever the Jew has half a chance, he becomes prosperous.

Half of the Russian Jews who arrive here have less than fifty dollars in their long coats. But the quickness with which they learn the real estate habit would surprise you. In about two years they have found that it is cheaper to pay interest than rent. Many a push-cart peddler has a precious deed at home under the mattress. Every penny he saves means a dozen more nails for the tenement of his dreams.

The Jew has had so few opportunities that he appreciates one the moment he sees it. Open the door two inches, and he is inside. He is no Micanber. Selfhelp was a Jewish habit long before Emerson made it a philosophy. The Jew has taken the sporting instinct and turned it to higher uses. While others are hunting with microscopes for "sure things," he will take a chance and win. His mind is quick and elastic. For money in itself he cares little.

What he wants is the respect and comfort that money will buy. He has learned that money is the ticket for the show, and he wants a front seat. Why not?

The Jew wins because he works. He believes in the eight-hour day, yes—eight hours before noon and eight hours after. In a Jewish community you will see no corner loafers, no beggars, no drunks. There is enough tea drunk on the East Side every day to float a ship, but not enough whisky to trouble prohibitionists. When an immigrant arrives—a "greener," as they call him—he is told to eat and sleep for two days; then he is put to work. America stimulates him as a worker and leaves him free as a Jew. That is why he is more of a worker and less of a Jew in America than anywhere else.

He knows how to make money, and, what is more uncommon, he knows how to spend it. No matter how small his income is, he will live inside it. He will eat dry bread and sleep on the floor with a cheerful heart; but as soon as he has money to spend, he spends it like an emperor. Nothing is too good for him, or for the wife and children who have cheered him on. There is always good business when the Jews have money. In New York they are the first to leave the slum—the first to move from gallery to boxes in the theatres—the first to have summer cottages in the Catskills or on the New Jersey coast.

Of course the Jews are not stained-glass angels. They have never said they were. In the main they are white and spotted like the rest of us. There are few of them in our police and divorce courts. There are less than two thousand in all our government institutions. But a nation that has lived for thousands of

years on the anvil and in the furnace—that has swung between the glorious dream of Zion and the brutal fact of the Ghetto, has naturally had its dross brought out, as well as its pure gold.

It is not fair to call the Jews usurpers or intruders. As I have been surprised to find, they have the best of rights to be in America. They were here first. The epoch-making voyage of Columbus would not have been possible without the aid of a Jew, Luis de Santangel. Santangel was King Ferdinand's chief tax-collector. He was a merchant, and when he heard Columbus tell his story he knew that whoever could sail by a shorter way to the markets of the Indies would control immense possibilities of profit. He advanced the necessary money for the expedition, one hundred and sixty thousand dollars, as a personal loan to the king and queen.

The pretty story about Queen Isabella pawning her jewels was invented years afterwards by some Spaniard who wished to please the worthy lady. Isabella was not to blame. Perhaps if she had been in possession of her jewels at the time that Columbus paid her his famous visit, she might have pledged them; but the fact is that she had already pawned them several months before, to help her husband pay for a war with which he had been amusing himself.

Nor is Santangel the only Jew who figures in the records of Columbus' expedition. The great navigator's map was drawn by Ribes, called the Map Jew. His astronomical tables were compiled by the Jew Abraham Zacuto. His astronomical instruments were made by another Jew whose name has not been preserved. His ship's doctor was Bernal the Jew.

His superintendent was Rodrigo Sanchez the Jew. The first sailor who saw land was Rodrigo de Triana the Jew; and the first European to set foot on American soil was the interpreter, Luis de Torres the Jew.

It was natural that the Jews should be the readiest to appreciate the proposition of Columbus. They were the traders and travelers of Europe. They were being driven from their homes, even in Spain. They were the only fluid atoms in a frozen mass. And so, when the Italian sailor pointed out a new path to the golden east, it was to be expected that there would be Jews ready to follow him.

After all, Columbus only discovered the land. It was a Jew who discovered its business possibilities. When Columbus announced his success, the words were scarcely out of his mouth before Gabriel Sanchez, the Jew, hurried to King Ferdinand and got a franchise permitting him to sell cattle and grain to the Indians. If any of our chambers of commerce should desire to erect a statue to the founder of American trade, it will no doubt be a surprise to find that the honor must be given to Gabriel Sanchez, the Jew, of Madrid.

The Jews were knee-deep in the sugar trade of Brazil before any of the passengers of the Mayflower were born. Incredible to the Standish and Mather families, perhaps, but true! And so far as New York is concerned, ever since the making of the city began, there have been Jews at the job. Tid wooden-legged Peter Stuyvesant was the boss of Manhattan when the first batch of Jews arrived—twenty-four of them, from Brazil, in September, 1654. Stuyvesant stormed and threatened. He thought two dozen were too many.

"You can have no land," he said.

"You must live apart. You must not open any stores. You must not build a synagogue. We will not even give you any land for a graveyard. In fact, I think we'll drive you out altogether!"

The Jews were not troubled by his abuse. They were used to it. Being harried from the retail trade, they became wholesalers, and grew richer than the retailers. And in the course of a few months Governor Stuyvesant received a letter from his boss, the West India Company in Amsterdam.

"Let the Jews alone," it said. "Some of the shareholders in this company are Jews."

From that time we find Jewish threads all through the warp and woof of New York's two hundred and fifty years of history. There are no Americans to-day prouder of their family trees than the descendants of those Spanish Jews—the Carvalhos and De Cordovas, for example. The first Astor began by working for a Jew—Hayman Levy, a fur-dealer. Astor got rich because Levy showed him how, very likely. In 1711, when the hat was passed around to get money for the steeple of Trinity Church, we find seven Jews among the contributors. There were four in the little group of financiers who organized the Stock Exchange, and one, Rabbi Gershon Seixas, among the incorporators of Columbia College. In the club-rooms of Fifth Avenue you may now and then meet an old member who tells anecdotes of "Dandy" Mark, the Jewish Beau Brummel of New York, who invented the waxed mustache. Every anti-Semite eruption in Europe has sent thousands of refugees to Castle Garden, until to-day, every fourth person in Manhattan and every sixth in Greater New York is a Jew.

An Ideal Friendly Society

CHAMBERS'S JOURNAL.

The Holloway Friendly Society, founded thirty or more years ago at Stroud in Gloucestershire, England, by Mr. George Holloway, is a remarkable institution, which has done a splendid work. It possesses many advantages over the old-style benefit society. These advantages are pointed out in detail in the course of this article. In the main, the society is so constituted that each member can look forward to a time when he himself can enjoy the fruits of his saving.

ABOUT thirty-five years ago, the late Mr. W. E. Forster, M.P., for Bradford, offered two prizes in a national essay competition, the essays to embody a plan for establishing a friendly society at once equitable and safe, and combining the ordinary advantages of a sick-club with the provision of pensions or annuities for its members in their old age. The adjudicators in that competition were the attorney of the Manchester Unity of Oddfellows, the attorney of the Foresters, and His Honour, Judge Hughes, Q.C., the author of "Tom Brown's School-days." All these gentlemen were experts on friendly society finance, and one was a lawyer. It is scarcely necessary to say that they were a sufficient guarantee of the soundness of any scheme approved by their award.

Mr. George Holloway wrote an essay on the lines indicated, and succeeded in winning a prize, and he at once put his ideal into practice by establishing the society which bears his name. Here it may be interesting to say a word about Mr. Holloway himself. He was in the truest sense one of the words a self-educated, self-made man. He rose from a humble position in life to one of influence and usefulness in Stroud, where he became a great employer of labor. For some years he represented the Stroud division of Gloucestershire in Parliament. It was his personal acquaintance with the conditions and the actual daily life of the working-

classes that set his mind upon the study of questions relating to thrift, and induced him, even before Mr. Forster intervened, to think out a scheme for founding a friendly society that should comprehend all the benefits of an ordinary sick-pay and funeral allowance society with those of a saving-bank and the provision of annuities for the members when they attain an age at which they no longer are able to work. Until his death a few years ago, Mr. Holloway continued to promote the spread of the society in the towns and villages of Gloucestershire and adjoining counties, and when he died the inhabitants of Stroud, without distinction of party or creed, united in erecting a noble statue to his memory.

The essential difference between the old society and the Holloway Society may be expressed in a sentence. In the old society the member's contributions are added to a general fund. In the Holloway Society, each member's contributions are entered to his personal account, precisely as if he put his money into the Post-Office Savings-Bank. In the old society, the member's contributions belong absolutely to the Order. In the Holloway Society, they belong to the individual member himself.

A moment's reflection will show that that is a vital distinction. When once the member of the old society has paid his contribution into the general fund, he personally has no claim upon it except in time of sick-

ness. On reaching sixty-five years of age his contributions cease. Whenever he dies, either before sixty-five or after, his widow or other relations receive ten pounds to pay for his funeral. And that is all. In the Holloway Society, although the member's contributions are paid into his separate account, he receives sick-pay in the same way as the Oddfellows, and on reaching sixty-five the whole of his accumulated capital, with compound interest, is paid over to him in a lump sum, or he can receive it in the form of an annuity. If he dies before sixty-five, his accumulated capital, with compound interest, is paid to his relatives. That, expressed in a general way, is the scheme which makes the Holloway Society unique amongst the friendly societies of this country.

It will more clearly bring the value of the Holloway principle before the reader's mind if I describe a very simple example. Let us suppose that two young men join the Oddfellows' Society when they are twenty years of age. I do not quote the Oddfellows' Society invidiously, but only because it is the largest friendly society in the world. To these young working-men or clerks or artisans the payment of a monthly subscription to a friendly society is an important consideration. All thrift and saving involves some self-denial and membership of a friendly society imposes a severe form of self-denial because it is regular. These two young men join at twenty years of age. One of them remains a member, let us say, for fifteen years, and then dies. The other remains a member for forty years, and then he dies. All the time—the one for fifteen years and the other for forty—they pay their monthly contributions. Each receives sick-pay in case of illness. The

man who was a member for forty years paid into the society for twenty-five years longer than the man who was a member for fifteen years, and yet at the end they and their relatives were on precisely the same level. Is that fair? Is it the result of sound thrift? Does such "saving" mean "having"?

Take another aspect of the case. One of the two men who joined at twenty, we will say, continued paying his monthly subscriptions until he reached the age of sixty-five. What advantage does he reap from all these forty-five years of self-denial? True, there will be ten pounds to secure him a decent funeral when he dies, but there is not much consolation in that. For the man's relatives a measure of prospective relief is assured, but what of the man himself? There are more than a million men subscribing to the general fund of the Oddfellows' Society to-day. Is it for this occasional sick-pay and this paltry ten pounds at death that each of these men is to continue throughout his working life practising what is called thrift? The Grand Master of the Oddfellows or the Chief Ranger of the Foresters tells him magnificently once a year, throughout those forty-five years, that the society possesses a fund amounting to hundreds of thousands of pounds. So it does. The individual member has paid into that fund, in the course of forty-five years nearly six hundred monthly contributions. But no part of that fund belongs to him. Has he received, or can he receive, any equivalent for his money? Does he ever calculate how much his forty or fifty years' contributions amount to, and ask himself whether he gets, or can get, an adequate return for his "savings"?

But he has not "saved" his money.

He has paid it away. He may be a healthy man all his life and never require to "come on the den." In that case the whole of his so-called investment or insurance fund yields him nothing. So far as he is personally concerned it does not matter in the least how or whether the ten pounds is spent upon his funeral.

The really serious question, then, for any young man who is thinking of joining a friendly society is whether the many years of thrift, to practise which he undertakes when he pays his first subscription, is to be managed upon a sound and profitable, or an old-fashioned, unsound, and wasteful system.

Now, let us see exactly what happens in the Holloway Society. At first sight it seems absurd to say that the member receives sick-pay as he requires it throughout the years of his membership, and on reaching sixty-five gets all his money back again with compound interest. No matter how absurd, or how impossible it seems, it is the fact. Members are admitted into the society from fourteen to sixty years of age as share-members. Up to thirty years of age a one-share member pays a penny a day; that is, two shillings and fourpence per lunar month. From the age of thirty years onwards he pays an extra halfpenny per month for each year beyond thirty. That is to say, between thirty and thirty-one, he pays two shillings and fourpence halfpenny per month; from thirty-one to thirty-two he pays two shillings and five pence; from thirty-two to thirty-three, two shillings and fivepence halfpenny; and so on, increasing one halfpenny per month for every year up to sixty-five.

The reason for the payment of these extra halfpennies is very simple, but very important; and it is

because the old friendly societies take no account of it that their basis is unsound, and, as is notoriously the fact—admitted many times by their actuaries and Grand Masters—that a large proportion of their lodges are not in a position to meet their liabilities.

The simple fact is this: as a man advances in years his liability to sickness increases. Happy is the man who escapes that liability. But the average man does not escape it. The average man is ill on an increasingly greater number of days in every year beyond thirty. Mr. David Williams, a well-known friendly society actuary, summarizes the statistics on this important matter in his book on *Friendly Societies*, from which I quote one paragraph: "If we refer to the Registrar of Friendly Societies' Tables (Table 1) we shall find that each member between the ages of eighteen and thirty-one experiences on an average a trifle less than one week's sickness during each year. At age forty—that is, between a man's fortieth and forty-first birthday—each member experiences on an average one week and three days' sickness. At age fifty this has increased to two weeks and one day, at age sixty to four weeks and two days, at age seventy to twelve weeks and two days."

This increasing sickness, of course, means a gradually increasing drain upon the sick-fund on the part of the older members, and if no provision is made for meeting that liability on an equitable basis, it naturally follows that the result to the general body of members at any given time must be inequitable. The plea that friendly societies exist for the purpose of mutual help voices a noble and beautiful sentiment, and sentiment is a mighty factor in the

world's progress. Life would be dreadfully prosaic without it. But in a matter of such supreme importance to working-men as the employment of their savings, sentiment ought to some extent to be governed by business-like considerations. On behalf of the old societies it is urged that the young members will in time become old, and will require the help of the young; they therefore, whilst young, should help the old. The old proverb says, 'God helps those who help themselves,' and the Holloway Society has adopted that as its motto, without, as I think, denying any of the claims of sentiment or losing sight of the value of co-operation; whilst it has at the same time assured constant stability for its fund, because the demands upon it can never be greater than it is able to bear. The slight extra payment per annum covers the liability to increasing sickness in the case of every individual member, and therefore places all the members, young and old, upon a footing of exact equality. This important principle is lacking in the old societies; hence all the financial and other trouble involved in requiring the young members to provide for the old, and in the accumulation of a huge fund upon which individual members have no personal claim.

The penny per day which the one-share member pays amounts to one pound ten shillings and fourpence per annum. It is the experience of all friendly societies that up to thirty years of age the sum of about five shillings per annum suffices to meet the average cost of sickness per member and cover reasonable management expenses. It follows, therefore, that in the Holloway Society, after this pro rata deduction has been made, the one-share member at the end of his first year has about one pound

five shillings remaining to his credit in the savings-bank department. Instead of being put into a big money-box, upon which he can make no claim, it is entered to his name in the society's books, and remains earning compound interest. So each year's liabilities are made up separately, and each succeeding year begins with a new slate. Every member knows from year to year how his individual account stands; and those who are not acquainted with the accumulative powers of compound interest would be astonished at the way in which thriftily saving multiplies itself.

It may possibly appear that the Holloway Society is an expensive society, but really the extra payment is very small, and the rules of the society provide for making it fall lightly. Besides, it must be remembered that every penny unexpended in sick-pay and management comes back to the member at the annual appropriation, and is added to his savings-bank account. The interest paid upon these savings in dozens of towns in Gloucestershire and Wiltshire, and in Birmingham and its surrounding district, has never, I believe, fallen below 4 per cent.

The member who pays a penny a day is, as I have said, called a one-share member. In sickness he receives ten shillings a week for six months, and after that five shillings a week. He may subscribe for two shares, which would be twopence per day, in which case he would receive one pound per week in sickness; if he took three shares and paid threepence a day, he would receive thirty shillings a week. If he cannot afford one share (two shillings and fourpence per month) he can take half a share, and pay a halfpenny a day or one shilling and twopence per month, in which case he would insure

five shillings a week sick-pay. The maximum number of shares any member can subscribe for is three, but below that he can increase or reduce his shares at any time according to his means. A statement of his share-account is furnished to the member at the end of each financial year, so that he can see precisely how he stands. He grows richer from year to year, and the tangible results of his thrift are ever before his eyes. In all the Holloway Societies the accumulated funds are invested upon mortgage of freehold property or in securities specified in the Friendly Societies Acts.

Recognizing that the payment of the additional halfpennies per month after thirty years of age might in some cases impose upon a member a strain which sometimes he could not bear, Mr. Holloway made provision in his rules for allowing the member's monthly contribution, from his fortieth birthday onwards, to remain at two shillings and ninepence (according to the table) and for taking the member's additional halfpennies from his interest account. In the Birmingham district a new system has been adopted under which, by paying a lump sum at joining, all the benefits of the monthly-contributing member may be assured. It is an improvement upon Mr. Holloway's plan, and has secured the approval of very high actuarial authority. But it is somewhat complicated, and I will not destroy the simplicity of this article by explaining it in detail. It does not affect the fundamental principles of the society.

Another important provision in the Holloway scheme is that a member can at any time withdraw part of his accumulated fund, and still enjoy all the benefits of membership. It sometimes happens that ten or twenty

pounds is of the utmost importance to a man at a pinch, and many members have found this rule of the greatest assistance. If a member wishes to leave the society altogether, he can take out the whole of his accumulated capital with the exception of two years' appropriation. This forfeiture is a desirable precaution, because it is to the interest of the society and of the individual that the accumulated funds should remain as nearly as possible intact. But there is the provision in case of necessity.

In his work on The Endowment of Old Age, Mr. Booth says that "the certainty of the enjoyment of saving makes thrift attractive." That is perfectly true. To the Oddfellow and the Forester such attraction is denied. The results of his thrift have been added to the general fund of the Order, upon which he as an individual has no claim. The member of the Holloway Society can watch the accumulation of his savings in the same way as a modern bookkeeper can watch, through the glass roof of his hive, the thrifty accumulation by his stock of bees. In the district of Stroud alone the accumulation fund is approaching, if it has not already reached, a total of one hundred thousand pounds. Every one-share member who has been in the society for five years now has standing to his credit six pounds eighteen shillings and twopence; if for ten years, the amount is fifteen pounds eleven shillings and eightpence; if for fifteen years, twenty-seven pounds six shillings and a penny; if for twenty years, forty-three pounds eleven shillings and eightpence. So the individual accounts go on increasing. In forty years the member's capital must rise to one hundred and twenty pounds thirteen shillings and sevenpence, and in fifty years to two hundred and eight

pounds one shilling and eightpence, which is actually a larger sum than he will have paid into the society in monthly contributions. That sum of two hundred and eight pounds is worth all it looks to a working-man at sixty-five years of age, and if it he said that such a sum might not last as long as a man would want an annuity or old-age pension, the reply is: Well, perhaps not; but two hundred and eighty pounds one shilling

and eightpence in the hand is worth more than any amount of State-aid in the clouds of a general discussion upon the question of how the State is going to provide it. I understand that considerably more than one thousand pounds has already been paid out in Stroud alone to members who have reached sixty-five years of age. The members of the old societies on reaching sixty-five do not receive a penny.

Greatest Detective Agency in the World

BY CHARLES FRANCIS NOYKE, IN STRAND MAGAZINE

Pinkerton is a name that is to-day almost synonymous with detection. So far-reaching and so reliable are the powers of the great, intricate agency that to-day a Pinkerton man has been employed on a case which almost certain discovery of guilt. The agency was founded by Allan Pinkerton, a Scotchman, in 1850, and since that time grows to large proportions. The article records the details of one of the most remarkable captures in our history.

"PINKERTON'S" may fairly be described as the greatest detective agency in the world. From its headquarters in New York its feelers extend not only over America, but throughout the remotest parts of Europe and Asia. Its expert detectives number many hundreds, and remarkable indeed has been their share in tracking culprits to their doom and in unravelling the mysteries of crime. It is the aim of the present article to give some account of the rise and history of this great agency, and of some of the celebrated cases in which it has employed its skill to pursue the guilty and to assist the hand of justice.

The agency was founded by Allan Pinkerton in the year 1859. It will be interesting to believers in heredity, and especially to those of our own country, to note that Allan Pinkerton's father was a sergeant of police at Glasgow, where the future

father of detectives was born, in 1819. It cannot be said, however, that young Allan received from his father any training in his future profession, for, while he was still a young lad, the "physical force" men of the revolutionary Chartists of those days killed Sergeant Pinkerton, and left the care of his family on the shoulders of Allan and his brother Robert. The young Allan learned the trade of a cooper—which some wag has pointed out is the next thing to that of a copper—and worked hard at it for some strenuous years. Finally, in 1842, when he had reached the age of twenty-three, and circumstances had relieved him of the care of his father's family, he took two important and decisive steps. He married on one day, and on the next he started with his wife for Canada. His idea was that he was going to find a better place to work at his trade of cooper. As

a matter of fact, he was going to meet a very different destiny. By way of foretaste to a stormy and adventuresome life, the ship on which the Pinkertons sailed was wrecked on Sable Island. But the young Scotsman and his wife escaped, and made their way by schooner around the great lakes to Detroit, and thence in a mover's wagon to the swampy little prairie village of Chicago. Necessity helped him to find immediate employment at the work of making barrels in a Chicago brewery, at a wage of fifty cents a day.

Presently he found that there was a little settlement of Scots at the village of Dundee, Kane county, Illinois. It was a most natural thing that he should move to that friendly neighborhood with his wife and start a cooper's shop of his own. And now mark how Mother Nature, having made of this man a detective, fairly drove him to taking up what she intended should be his life-work.

Cooper Pinkerton, looking about for a promising place to cut hoop-poles for his shop, chanced upon Fox Island, lying in the river of the same name and not far from Dundee. The island was a sort of unclaimed no-man's-land. It was covered with a dense growth of the proper kind of timber, and there was no reason why he should not help himself. But it chanced also that these were the days of wild-cat currency. The whole country was overrun with gangs of counterfeiters, who flooded the cities with bogus bank-notes. It chanced, again—if one will have it that way—that a gang of local counterfeiters had picked out Fox Island as a lonely and inaccessible place where they could set up their printing press and do their work in complete safety. They had already taken possession

before the first trip after hoop-poles was made.

So it happened that one day Allan Pinkerton rowed out to Fox Island a cooper and came back a detective. He found himself that Summer afternoon. From that time on there was never a doubt as to the work he was to do in the world. He stayed on the island just long enough to satisfy himself that he had stumbled on a nest of counterfeiters. Then he quietly slipped back to the mainland—all the detective instinct in him aroused—and notified the sheriff of Kane county of what he had discovered. He did more than that. He became a member of the sheriff's posse, and personally assisted in the somewhat dangerous arrest of the members of the desperate gang. In this work he showed so much bravery and so much natural skill that the grateful sheriff promptly offered him a commission as one of his deputies. And so Allan Pinkerton was first enrolled as the sworn foe of the enemies of society.

The young deputy sheriff was soon making a reputation as a detective. He had run down and captured several horse-thieves and had been chiefly instrumental in the destruction of several gangs of country outlaws and the punishment of their members. Presently the sheriff of Cook county, in which Chicago is located, heard of the prowess of the young Scot, and offered him a place as a deputy on his staff. Here was a larger field, which Pinkerton at once accepted. A little later he was made a special agent at the post office department; then, when the police force of Chicago was put on an organized basis, he was given a position as its first and only detective.

In those days the scattered rail-

roads which ran through much wild and thinly-settled country were often the operating ground of the "hold-up" men. It was to the task of preventing crimes of this kind that Allan Pinkerton and his men of the railroad secret service set themselves. As a result of the capture of the men who robbed the Adams Express Company, at Montgomery, Alabama, in 1859, Allan Pinkerton was asked the next year to form a secret service on the lines of the Pennsylvania and several other eastern railroads.

In 1860 Pinkerton's operatives in Baltimore and Philadelphia learned of the existence of a plot to assassinate the President in the city of Baltimore when he reached there on his way to Washington to take the oath of office. Allan Pinkerton promptly reported the facts to friends of Lincoln in Chicago, and it was arranged that, without any public announcement, the plans should be changed and the new President practically smuggled into the capital by another route. All the arrangements were put into the hands of Pinkerton, and he successfully carried the responsibility. Without difficulty of any kind the President was safely brought to Washington and the plans of the conspirators entirely foiled. A little later President Lincoln, whose personal relations with the detective had given him great confidence in the latter's powers, called Pinkerton to Washington and put him at the head of the National Bureau of Secret Service, under the name of Major E. J. Allan.

Then began the most adventuresome and thrilling period of Allan Pinkerton's life. He was at the head of the detective agency which covered practically the whole coun-

try; his staff of operatives was made up of men and women who for skill, shrewdness, daring and readiness of wit have hardly ever been equalled—never surpassed; for five years many of them had daily shaken dice with death, penetrating to all parts of the hostile south, under circumstances in which a single careless word, a single moment of forgetfulness, meant the fate of a spy. For these men and women and for their chief no possible development of criminal craft or criminal violence could present new terrors.

Here is a case which shows the uncanny way in which the old-time detective went about his work. In pursuance of his regular duty, Allan Pinkerton was travelling in the south, and happened to reach a certain city on the very day when the robbery of a bank and the murder of the cashier had thrown the community into wild excitement. Without revealing his identity he started to study the case, and shortly decided in his own mind that a somewhat prominent citizen, a friend of the cashier, who was not at all under suspicion, was in reality the guilty man. This much settled, he succeeded in getting one of his operatives introduced into the house of the suspect in the guise of a servant. For the purpose of working on the already overwrought nervous system of the suspect the operative was instructed to sprinkle on the towels, handkerchiefs, and other linen used by the man a certain perfume which had been a favorite with the murdered cashier. Through the wall of the bedroom occupied by the guilty man ran a speaking tube, the mouthpiece projecting close to the head of his bed, and through this tube the operative woke him up in the dead of the

might by agonized groans and cries for mercy. These methods proved even more effective than had been anticipated. After enduring the strain for only a single night the suspected for parts unknown, leaving behind him virtual acknowledgment of his guilt. It was such early successes as this which firmly established the Pinkerton reputation and laid the foundations for the great business which to-day keeps an army of one thousand two hundred men and women permanently busy in the United States alone.

To tell in some detail the story of the Renos, and how they were finally run to earth and the gang broken up, may serve as a type of the Pinkerton method of dealing with the wild, night-riding desperadoes to whom murder was a pastime. Then to turn to the astounding record of the Bidwell brothers, who successfully swindled the Bank of England out of a million sterling, only to be captured and sent to prison through the exertions of the Pinkertons, will show the marvellous way in which the almost diabolic craft of another class of criminals was more than matched by the skill of the detectives.

While the Pinkertons were pitting their courage and shrewdness against the Renos and their desperate fellows on the one hand, they were also called upon to meet the infinitely more cunning and intelligent work of several bands of bank forgers and other swindlers on a large scale, of whom the Bidwell brothers—George and Austin—will always stand as the most audacious and successful.

Austin Bidwell, the elder of the two and the man chiefly responsible for the plot which resulted in securing one million sterling from the Bank of England, was born in Brook-

lyn, N.Y. Before he was twenty he was a prosperous broker, who made money and spent it as easily as if it were to be picked up on the street pavement. Presently he ran foul of an unlucky speculation; at about the same time some official thieves—it was the time of Tweed, in New York—approached him with an offer to negotiate for them a large quantity of stolen bonds. Bidwell needed money badly and he readily consented. Being a man of good education and appearance and well skilled in the ways of finance, he took the bonds to Europe and there disposed of them without difficulty. His share of the booty was two thousand pounds. On his return the same band of criminals—of whom the head of the New York detective department was the chief—was ready with proposals of new swindling games, in which Bidwell was quite ready to embark. The first was an attempt to forge a will, which finally failed. But while the conspirators were waiting for the outcome of this plot, they kept themselves in ready money by forging and successfully passing at the banking house of Jay Cook & Co. a check for four thousand pounds payable to bearer. Encouraged by their easy success in this direction, they then proceeded to make elaborate preparations for swindling the same banking firm out of no less than fifty thousand pounds in hard cash. The plans for this great coup were perfectly made, and would have succeeded without question had it not been for the carelessness of the plotters in leaving behind them in a restaurant a fragmentary memorandum of the proposed disposition of their booty. This fell into the hands of a city detective, who did not rest until he had warned Jay Cook &

Co., the warning coming on the very day on which the bonds were to have been delivered.

But the failure of this plan taught no lesson to the Bidwells. They simply shook off the dust of New York and sailed for Europe, there to practise their wiles on the opulent and unsuspecting bankers of the continent. With them went as a friend and fellow-conspirator a man of extraordinary ability and education, who will figure in the rest of this narrative simply as "Mac."

Within a few weeks the three men had obtained more than twelve thousand pounds by making drafts on forged letters of credit, which were cashed by bankers in various German and French cities. Then they foregathered in London, and there, as they walked about the streets with all this ill-gotten wealth in their pockets, the daring idea came into the mind of Austin Bidwell of making a crafty assault on the Bank of England—the supposedly impregnable "Old Lady of Threadneedle Street."

But with four thousand pounds in cash as his working capital, Austin Bidwell set about solving the problem before him in a way that was as simple as it was effective. He watched the depositors at the bank until he had settled on Green & Son, a firm of rich and long-established tailors, as the most suitable for this purpose. Wearing a large, light-colored slouch hat and otherwise made up as an American silver king, he drove up to the shop of Green & Son, and in half an hour ordered clothes to be made to the value of full two hundred pounds, giving at the same time the name of F. A. Warren and his address as the Golden Cross Hotel. The tradesmen

were properly impressed. Two weeks later Mr. Warren duplicated the order, saying at the same time that he was leaving the next week for a fortnight's shooting with Lord Clan-carty in Ireland, and would send a portmanteau for the clothes, calling for the trunk on his way from the hotel to the railway station.

By this time the thrifty tailor was almost overcome by the magnificence of his rich American patron. Mr. F. A. Warren drove up at the appointed hour, and the head of the firm came out to the carriage to meet him.

"By the way, Mr. Green," said Mr. Warren, after the trunk had been loaded on and the new clothes paid for with a bank-note for five hundred pounds, "I have more money in my pocket than I care to carry loose. May I leave it with you?"

"Certainly, sir," answered the flattered Green. "How much is it?"

"About four thousand pounds—certainly not more than five thousand."

"Oh, that is more than I should care to take charge of," stammered the tailor. "Let me introduce you to my bank."

So easily was the thing done—the first step taken in the greatest swindling operation ever successfully undertaken.

Leaving part of the money in the Bank of England, still on deposit, the two young Americans wrote a letter from Frankfurt to the manager of the Bank of England enclosing drafts for thirteen thousand pounds, which were to be deposited to the credit of Mr. F. A. Warren, the name under which Austin Bidwell had opened his account. This letter was signed with the name of a well-known Frankfurt banker, who referred to Warren as his "distinguished client," and stated that the

money had been sent him for deposit by Warren from St. Petersburg.

Then Austin Bidwell went to Paris and wrote to the manager of the Bank of England, asking his advice as to the purchase of bonds, at the same time calling attention to the fact that he was a depositor at the bank. On receipt of the letter of advice he made a check for ten thousand pounds on his account in the bank, sent it to the manager, and asked that bonds to that amount might be purchased and forwarded to his address. As soon as received the bonds were sold and the proceeds re-deposited, new bonds being immediately purchased through the agency of the manager. This process was kept up until the manager of the Bank of England was naturally convinced that Mr. F. A. Warren was an immensely wealthy man, whose patronage was well worth having. Thereupon the pseudo Warren called personally on the manager in London and succeeded in deepening the impression that he was an American millionaire.

The next step in the plot was to buy a whole series of genuine acceptances—a sort of promissory notes, due three or six months in advance—and wait until the bank had become thoroughly accustomed to Mr. Warren's dealing in this sort of paper. This step was successfully taken.

There remained only the negotiation of the carefully-forged acceptances. In order to make detection as difficult as possible, it was arranged that Austin Bidwell, who had figured as F. A. Warren, should leave England before the first batch of forged paper was presented, and that the subsequent operations should be carried on by a man named Noyes,

who was now for the first time brought into the conspiracy, and who was introduced at the bank by Warren as his confidential clerk.

So Austin Bidwell left London two days before the fraudulent operations began, was married in Paris to a young English girl who had no suspicion of his criminal career, and started with his bride for Mexico, first securing, however, from his fellow conspirators a trifle of thirty thousand pounds in cash out of the first proceeds of their forgeries.

They stopped at the Island of Cuba and there, with youth, plenty of money, and good appearance in their favor, they soon found friends. A whole month was spent in a succession of house parties and hunting and exploring expeditions. Finally, one day Austin Bidwell picked up a copy of the New York Herald. It contained these head lines:

Amazing Fraud Upon the Bank of England.

Millions are Lost.

Great Excitement in London.

Five Thousand Pounds Reward Offered for the Arrest of the American Perpetrator, F. A. Warren.

So the secret was out! The conspiracy was discovered. But Austin Bidwell still had no cause for fear. No person in all Europe knew his whereabouts. His real name has never been mentioned in connection with the whole conspiracy.

Two weeks more went by in pleasure. One evening Mr. and Mrs. Austin Bidwell were entertaining a large company at dinner at the house they had taken near Havana. They were paying some of their social debts. Twenty distinguished guests were seated about the table.

Suddenly the door of the dining-

room swung open. A file of soldiers marched in. At their head was a man in citizen's clothes. He laid his hand on the shoulder of the gay host of the evening.

"Austin Bidwell," he said, "I arrest you on a warrant issued by the Captain-General of Cuba. I am John Curtin, of the Pinkerton force."

The second day after Austin Bidwell left England to be married in Paris, his fellow-conspirators began to discount their forged acceptances at the Bank of England. The process proved to be astonishingly easy. Accustomed to the handling of vast sums of money, the tellers of the bank unhesitatingly passed and paid money on forged paper, which in the course of a few months netted for forgers a sum amounting to nearly a million sterling in hard cash. But now again the tiny bit of carelessness which had before foiled the plans of the plotters played its part. The date was left off one of the forged notes. This omission was noticed and the paper sent to its ostensible maker to have the error corrected. At once the forgery was discovered. The bank became the scene of terrific excitement. The whole vast conspiracy was laid bare. Noyes, the confidential clerk, came back next day to present a cheque for payment. He was arrested. George Bidwell and "Mac," waiting outside, fled for safety. Noyes "stood pat" and declared that he was a dupe. The police had no clue. The Pinkertons were called in.

Robert Pinkerton and half-a-dozen of his shrewdest men came to London; William A. Pinkerton, John Curtin, and others operated in New York. The long, almost impossible, search began.

Through all the vast labyrinth of London the Pinkerton men patiently searched fashionable hotels and boarding-houses, picking up the scattered threads of the web. They learned that Noyes had been seen in the street with a fashionably-dressed American who answered the description of "Mac." In a boarding-house they discovered apartments recently occupied by an American who answered to "Mac's" striking and handsome appearance. On a torn fragment of blotter in a waste basket they discovered the faint and reversed impression of the words:

Ten thousand pounds—

F. A. Warren.

The words on this blotter fitted exactly the bottom of one of Warren's cheques. "Mac" was thus definitely connected with the case. His description was sent abroad over all England and the Continent. Presently Robert Pinkerton learned that "Mac" had gone to France and thence to Brussels, from which place he sailed to New York. When the steamer landed, Pinkerton men were waiting with warrants for his arrest.

In a similar roundabout and half-miraculous way George Bidwell was identified with the crime, his whereabouts traced, and he was picked up in Ireland.

Meanwhile William A. Pinkerton and John Curtin were operating in New York. They were convinced from the first that F. A. Warren, principal in the conspiracy, being an American, must have been a resident of either Chicago or New York, else how account for his familiarity with the ways of high finance? New York—Wall Street—seemed the most likely training school. Day after day Curtin made the rounds of brok-

ers' offices, getting a list of young men who might possibly have been involved in such a crime. He got twenty names—narrowed it down to four, of which the name of Austin Bidwell was the first. Bidwell, he found, had made an earlier trip to Europe and had come back with plenty of money. He satisfied himself that here was his man.

In Curtin's hearing a former acquaintance of Austin Bidwell dropped the casual remark that Bidwell always declared that when he got a

good bank account he should settle down in the tropics. Forthwith Curtin hurried to the east coast of Florida. From there he wrote letters to the American consuls all over the West Indies asking for the names of all rich young Americans who had recently visited the cities to which they were assigned. From Havana came back the name of Austin Bidwell. The rest was easy.

Each of the men involved in the Bank of England forgeries was sentenced to prison for life.

Characteristics of the British Premier.

NEW YORK TIMES.

Sir Henry Campbell-Bannerman, the new British Premier, comes of a Scottish family, his father having been at one time Provost of Glasgow. He entered Parliament when he was only thirty-two years of age. His career has been unmarked by any brilliant episodes. He is rather a type of the stolid plodder, whose advancement has rested on his own weight and character.

ONE of the charms of politics—so politicians say—is the continual surprises which not only events, but men, offer. There seems to be some mysterious influence in halls of legislation which ever brings out unexpected qualities in the legislators, and this influence becomes ten times as powerful when the legislator or politician obtains a position of power or responsibility. Then the ex-saloon keeper becomes an ornament of exclusive circles, the pliant man develops firmness, the nervous, tongue-tied person astonishes all his friends by turning into an orator.

It is, therefore, quite impossible to tell what kind of a Prime Minister Sir Henry Campbell-Bannerman will make. Brilliance is about the last quality with which his friends would credit him, but it is even on the cards that he may become brilliant.

He enters office a good representative of a type which perhaps is produced more profusely in the United Kingdom than in any other part of the world. Indeed, his attainment of the highest position which a subject of King Edward can hold is the triumph of that type over often and unusual personalities.

Lord Rosebery is rich and respectable, but he is also brilliant, and he has been passed over in favor of Sir Henry. Sir Charles Dilke is undoubtedly the greatest statesman in the Liberal party. He is also very rich, but he was once accused of being disrespectful, and he has never held office since. Sir Henry Campbell-Bannerman is extremely rich, supremely respectable, and so far has shown no sign of possessing brilliancy; therefore he has been chosen. A sarcastic critic once heard him deliver a speech

and commented on its uninspired character. "But," he added, "he looked so kind, so wholesome, so safe, so very, very safe, so kind, so kind."

And so he does. He is the safest-looking man in the Liberal party, almost in the British Parliament, and his career, so far, has been just what might have been expected from a man of his looks. His father was James Campbell, who made so much money that he became Provost of Glasgow, and because he was Provost of Glasgow was knighted. Henry Campbell entered Parliament when he was only 32 years old, after having been educated at Glasgow University and Trinity College, Cambridge. His father's position secured a safe Liberal seat for him, with the prospect of holding it as long as he desired. Four years after he became an M.P. a maternal uncle died, and, as if he had not already money enough, left a large fortune to him. The uncle's name was Bannerman, and Mr. Campbell assumed the additional surname, becoming Mr. Campbell-Bannerman.

After his father died his income was \$250,000 a year. That he would soon hold office was a foregone conclusion, and in 1871, three years after he had entered Parliament and when he was only 35 years old, he was appointed financial secretary to the War Office. He acquitted himself of his duties satisfactorily, and in 1880 he was re-appointed to the same position. In 1882 he became Secretary to the Admiralty. His first important office was given to him two years later, when he was nominated as Secretary for Ireland after that post had prostrated Mr. Forster and Sir George Trevelyan, the first because he could not hear being ridiculed, and the latter because he was so conscientious that he felt he was personally respon-

sible for everything that went wrong. And things were going very wrong with Ireland in those days.

On Mr. Campbell-Bannerman abuse had about as much effect as rifle shots on earthworks, and as for responsibility, he did his best and was satisfied with that. He left things alone as much as possible, and when the Irish Members of Parliament found that they could not irritate him they began to leave him alone. His Irish Secretaryship was not a striking success, but neither was it a dismal failure.

In 1886 for a few months he held the office of Secretary of State for War, and he held a similar cabinet place while the Liberals were "in," between 1892 and 1895. In the latter year he was made a Grand Commander of the Bath. He has been Liberal leader of the House of Commons since 1890. It is possible that he will retain this position, but it is considered more likely that he will elect to be made a Peer, and will represent the Government in the House of Lords. It is not so difficult to lead the Opposition in the House of Commons. The Government is always doing something that provides chances, but it is a very difficult matter when the tables are turned. Mr. Balfour was an ideal Irish Secretary, for instance, but when he became Government leader even he found himself incapable of hating successfully at the same time with the Nationalists, the Liberals, and the insurgent Conservatives.

It is taken for granted that the Liberals will hold a majority of the seats after the general election, which will probably be in January. In this case Sir Henry will remain Prime Minister, and the real work of his administration will begin. Mr. Balfour came to grief over the tariff

question. Sir Henry, it is declared, will ultimately come to grief over the home rule problem. Instead of supporting him, the Irish Nationalists have just declared that they will treat the Liberals in the same way as the Conservatives unless a definite promise of home rule is made. Apparently Sir Henry will not give this promise. He has already been accused of "hedging" on the question, and in all probability he has been assured that if he declares for home rule his own party will be hopelessly divided. A fortnight ago, at Stirling, he said that if "an installment of representative control" were offered to the Nationalists he would advise them to take it, adding, and repeating for greater emphasis, that "it must be consistent with, and lead up to, their larger policy. That larger policy is of course home rule and nothing else, but Sir Henry went on to define it. He said he desired "to see the effective management of Irish affairs in the hands of a representative Irish authority."

Thus the trouble began. Two days afterward Lord Rosebery made a speech, and said that he, for one, would never serve under that banner. Other Liberals declared that they agreed with Lord Rosebery, and a few said they were willing to grant absolute home rule to the Irish. There seemed danger of the Liberal party becoming disrupted even before it took hold of the Government. Sir Edward Grey poured oil on the troubled waters by declaring that he knew the sentiments of both Lord Rosebery and Sir Henry Campbell-Bannerman perfectly, and that they

agreed with each other more nearly than either guessed. A week ago Sir Henry made another speech at Glasgow, and did not mention home rule.

English writers have compared a change of ministry to a change in trumps in a game of cards. As a matter of fact, however, there is much less of an upset than takes place in this country after a change of federal administrations. The diplomatic service is not touched, nor are colonial governors and officials affected. There is a new Lord Lieutenant of Ireland, but with this exception, outside the ministers, the principal changes are in the king's household. The Lord Steward, Lord Chamberlain, Master of the Horse, Treasurer, Controller, Vice-Chamberlain, Lords-in-Waiting, Captain of the Yeomen of the Guard, and Captain of the Corps of Gentlemen-at-Arms are all changed and these changes of course more or less modify the complexion of society.

Some of the officials of the queen's household are also changed, and it is recorded that one of the first quarrels Queen Victoria had with her ministers was after a new cabinet was in and she was informed that a new set of noble attendants had been chosen for her. She was very angry, and for a time absolutely refused to agree to it. When, however, she was informed that it was a constitutional matter, she gave in. What would have happened to the British constitution had she remained obdurate and refused to replace the Duchess of Blank by the Marchioness of Dash one trembles to contemplate.

Nurses, Stenographers and Matrimony.

WORLD MAGAZINE.

On the whole the consensus of opinion seems to be that the stenographer has a better chance of matrimony than the nurse. Those who peruse the opinions, which are voiced in the following article, will realize just why this should be so. Propriety and indisposability during the busy hours of a man's life seem to work the charm.

THE head of one of the largest clubs for women in New York, where hundreds of stenographers congregate every day at the luncheon hour, was questioned by a World Magazine representative concerning her views on the subject.

"That is rather a difficult question to answer," she said in reply to the query as to whether the stenographer or the trained nurse stood the better chance of marrying her employer; "but I should say that the stenographer had the inside track. In the first place, she is with her employer all day long, and in many cases is with him alone in his private office. Furthermore, she often becomes absolutely necessary in his business, for if she be private secretary as well as stenographer, which is often the case, she knows every detail of his innermost affairs.

"After awhile many men feel, 'Well, as long as she knows all about my business she might as well know all about me,' and so the first step is taken that later often leads to matrimony.

"If the man happens to be already married complications are apt to result. I overheard a snatch of a conversation the other day between two of the girls at a table here. One said, 'Why the idea; who do you suppose came into the office the other day—into our private office? Why, Mr. B.'s wife. He never even told me he had a wife, and you know how good he has been to me—he gave me'—and then she spoke in a low tone, so that

I heard no more. Another girl said not long ago, as I was passing her table: 'He had the impudence to call me down for making a mistake in my notes, and yet expects me to care for him.'

"I know many wives who are foolishly jealous of their husband's stenographers. Why, there is one friend of mine who used to have crying spells every time she returned home after visiting her husband at his office. She said it made her perfectly miserable to see that 'min's' coat and hat hanging right next to those of her husband, and to find her rubbers close up against his on the floor!

"Now this seems ridiculously silly to most level-headed, sensible women, but there is really some reason in it after all, for the thing that weighed upon this poor, jealous creature's heart was the fact of the nearness, the closeness, the intimacy, that was not only evidenced by the coat and the rubbers, but that really existed in the everyday confidential relations between employer and clerk. 'Just think of it!' the wife would wail, 'she has him all to herself ever so much longer than I do.'

"Now, with a trained nurse in the house a man's wife or other relatives are with him more or less, and there is not the same danger of falling from grace; furthermore, a nurse is only called in case of illness, while a stenographer's service sometimes extends over a number of years.

"I think, on the whole, the stenographer has by far the better chance

of marrying her employer, and I know of numberless cases where they have done so, and they usually make excellent wives. Only the other day I was talking with a gentleman who had married a girl formerly employed by the house for whom he did business. I asked him how things were going, and he spoke in the most glowing terms of the girl whom he had made his wife. 'Why,' he concluded, 'I used to have to work night after night at my books, sometimes until midnight, before I was married, but now, after baby is in bed, Minnie gets to work with me and we finish by 10 o'clock. I tell you it's great to have a business woman for a wife!'

"Jacob Riis related a little incident not long ago that was very amusing. He is a philanthropist, and his heart goes out to any one who seems at all oppressed. He said that while waiting in a lawyer's outer office the other day for the lawyer to come in, he noticed a very pretty, fair-haired girl pounding away on the typewriter. It was a beautiful, balmy afternoon, and as he watched the carriages and automobiles whizzing by, many of them containing young girls, his heart ached for this pretty young thing, housed up in this stuffy office, working away at her machine, and he finally said to her kindly, 'What do you do on these lovely days to keep you contented with your lot? What do you do when you get so tired of pounding that old machine that you can't pound any more?' 'Why, marry my employer,' she calmly replied, looking smilingly into the face of her non-plussed questioner."

"Why, I hardly know what my ideas are on that subject," replied the superintendent in charge of one of the "Trained Nurses' Registry Bureaus" in this city. "Now that you

mention it, however, I do remember reading of a number of trained nurses who have married their patients, but as I myself look at things it's a pretty hard profession to undertake on a venture. Of course, a nurse has opportunities of meeting fine and many times wealthy men, who may perhaps fall in love with her; but, on the other hand, she has often to attend men who are vulgar, coarse and obnoxious to a degree. The four years' training necessary to fit her for her occupation is much more arduous than the course necessary to learn stenography, and the opportunities for making a good match are no more alluring. In fact the stenographer, with her chances of meeting brokers, lawyers, insurance men and others of large means, stands a better chance of matrimony than does the trained nurse, and without half the hardships of the latter. Of course many a man, when convalescing from a severe illness, experiences a feeling of deep gratitude for the woman who has nursed him back to health, and in some cases, where the period of recovery is slow and tedious, Master Cupid proceeds to make a match. But in nine cases out of ten just as soon as the man begins to get on his feet again his thoughts turn to his business and in many instances his stenographer is sent for to attend to his business correspondence, which he dictates from his invalid chair. There is no doubt, however, that the neatness, dexterity and gentleness displayed by most nurses appeals to all the home-loving nature in a man, and her resource in emergency, her courage under trying circumstances, her bravery in the cause of suffering humanity no man can fail to admire. All the best and noblest qualities of womanhood are exemplified in the trained nurse, and it is a wonder

they don't marry their patients oftener than they do. One of the nurses at the Hahnemann Hospital married Sharkey, the prizefighter. Now, in that case he undoubtedly admired her bravery and skill, for those would naturally be the very qualities in a woman that would appeal to him.

"I think myself that more nurses marry physicians with whom they come in contact professionally than they do patients, for nurse and doctor work hand in hand in every case,

and the doctor knows that much of his success depends upon the nurse who is watching his patient. There is a bon camaraderie between nurse and physician that no layman can appreciate nor understand.

"If I were a girl trying to decide between the two professions, however, as a matrimonial bureau, I should begin the study of stenography to-morrow."

Was the superintendent of nurses right?

Shopping in London.

THE CHRONICLE.

Some of the anomalies of retail business in London are here set forth. The woman who owes the big account receives particular consideration from salespeople. Sometimes shoppers who express a desire to buy are put off until a sale is held, when the goods can be got cheaper. And so the story goes.

CAN there be a greater pleasure to anyone, who has lived long in the wilds of Asia and Africa, than to have to saunter down Bond street, looking into the shop windows? But when, after long-drawn-out enjoyment, the idea suggests itself: "Why should I not deck myself out in some of these pretty things? Why should not I, too, possess these treasures?" then comes the rub! You have money in your pocket, current coin of the realm. It is not necessary to chop a lump of silver off, first test its purity, then weigh it, then add some small odds and ends of pieces, or break a rupee in half to meet the shop's demands, as one has to do in some countries. Neither is it necessary to sit down for a long-drawn-out wrangle over the price. No! the prices are seen fixed, and are payable.

But before buying most articles of toilette it is necessary to try if they

fit, and unless prepared to doom yourself to a prolonged period of detention in a dressing room, undressing, trying on and redressing, the pretty things must be sent to your rooms on approval. And then at once comes the question: "Has madame an account outstanding?" If the answer could but be: "I am owing here some hundreds of pounds for years past, having, ever since I began to deal with you, only paid an occasional instalment on account when particularly pressed to do so," then, of course, all would go well. Without further demur peignoirs, evening houses, silk slips and the like would be sent at once in prodigal profusion. But if the answer, to be truthful, has to be: "I settled my account with you before I left England, and owe neither you nor any man anything!" then alas! the shopman murmurs something about references, and regrets that he cannot send anything

to be tried on, unless indeed you can undertake to be at home, and try them on there and then, the young person in charge waiting the while.

Now why this distinct preference on the part of all London shops for people who do not pay their bills when delivered?

Sadly we retire from the shop, discomfited. In the first glow of arrival, with so many important matters on hand, it is impossible to set apart this definite time for being at home and trying on.

However, there are other articles to be bought besides those that must "fit" to charm. But then ensues a purgatory. Madame is requested to walk this way, madame must turn to the right, to the left, through the passage way, or across the bridge, and all the time be submitted to a running interrogatory: "Is it this, that, or the other, madame wants?" Unfortunately madame, just arrived in England, does not quite know. "Slips" are so far a mystery to her. Coffee coats she has never seen. She would like to see something—anything, then she would know if she wanted it or not. "Colored or black?" asks the indomitable young lady, who is cross-examining her, and making her feel more and more with every minute what an ignoramus she is. "What! black? Oh, the black are in the haberdashery department at the top of the house. You must go back through the passage and take the lift and—." Flight is the natural result.

On another occasion the examination will go much further. "Does madame want it lined, or colored, plain or tucked?" "I assure you, madame, this is what everyone is wearing. We are selling them in thousands." As if any woman in the world could tolerate the idea of buy-

ing what many thousands of other women had already bought. Technical terms fail me to describe the nature of the acquisition I have been put through in shop after shop, and gone away without being able to buy anything, simply because I could not pass, in dress terms, my initial "Hittle go."

Vain is it to plead "I am not a dressmaker or a milliner. I do not know all these new words. I have never been apprenticed to the business. Show me something pretty." To be served in this way one must go to Birmingham or some such business centre, not enter a fashionable West End London shop.

They have, however, other ways of putting you off in London. I went innocently into a first class shop to buy some shirts. Again the cross-questioning; they wanted to know every measurement about my husband, with which I was unacquainted. However, I stuck firm: "The largest size made and nothing less will satisfy me." But my heart quaked in spite of my decided air, and when a young man stepped forward and said carelessly: "You know it is our sale next week, when every article will be 6d. cheaper," I seized upon the excuse, and said: "Oh, then I will come back next week, that will be much better." "Yes, and then you can bring the measurements," with a sweet smile, and a final assurance, and "every article will then be 6d. cheaper."

It seemed they were determined I should not buy till their sale was on. I could not decide whether it was very considerate or very tiresome of them. But having set apart with some difficulty a shopping afternoon before seeing after the shirts again, I thought I would try for "a costume" in one of the most fashionable of

Bond street shops. One young lady after another looked at me helplessly. "Oh, but, madame, our sale is just over. You should have come last week." So in London it seems ladies are not expected to go shopping except at sale times—was my conclusion, neither before nor after, but exactly then.

Meeting a few days afterwards a beautiful American, beautifully clad, I asked how she managed to buy things in London. "How I manage?" she exclaimed. "Why, I don't manage. In one of your best shops I was actually reduced to saying to the shopman, 'Take care, young man, or I may actually buy something of you.' I know I ought not to have said it, but I was tired out, they are so exasperating with their cross-questionings and delays. I could buy more in New York in half an hour than I could in three hours in London."

"Why is it? Why do they make it so difficult for us to buy?"

"I think," said one of those well informed ones, who know everything, "that because there is so much more work for them then, all the shop people get an extra commission on what they sell at sale times. And that is the reason why they actually do not want to sell at other times."

"Oh, that explains it," said all the little company of ladies at once. But whether that is really the case, the shopkeepers, to whose business I have not been brought up, know best. As a mere amateur I should only like to

buy easily and quickly the things I really require.

Perhaps someone who knows will bring out a handbook, "How to shop in London, and get even a reel of cotton in less than half an hour." There must be some way of doing it. Sometimes I think I frighten the people by saying: "I am in a hurry. I have not come to amuse myself. If you can show me a hand-bag such as I want I will buy at once. It must not weigh more than so much. It must be such a length," or "Can you show me anything for a gentleman to take away the necessities for a three-days' visit—as compact and as light as possible, please? Thank you, one does not generally take a soap-case for a three days' visit. Just think what you require to take." In one shop I actually saw what I required in the window. I was taken up and down in lifts, and round about. Then they solemnly swore that I had made a mistake and seen someone else's window. "Oh, people constantly make that mistake. It is so awkward." They said it with such earnestness that I could not but believe they thought it was so. But when I had gone all round about again and down in the lifts, and was at last out of the front door in the dear fresh air again, there was the desired article in the window with their name, big as possible, both above and below.

Clearly there are mysteries in shopping I shall never fathom, and yet the shop people are so polite and seem so obliging and conversational.

Working An Oil Lease

BY ALDEN ARTHUR KNIFE, IN APPLETON'S BOOKLOVER'S MAGAZINE.

A very graphic picture of life in the Pennsylvania oil fields is contained in this sketch by Mr. Knife. He gives his personal impressions and relates conversations with the miners. All the details of "pulling a well," "drilling," "shooting," etc., are described, giving the reader a general idea of just what the work is like. His last paragraph is noteworthy, in view of the harsh criticism to which Standard Oil is being subjected to-day.

IN the dark woods the obvious thought came to me as a positive inspiration. At the end of those jerking ground lines, over which my weary feet had stumbled a score of times, there must be an engine, and with the engine a man who could direct me out of the maze into which I had wandered. And so I found him, "just where he had been for the best part of thirty years," he told me.

He was sitting in his workshop surrounded by the tools of his trade, sturdy, thickset, and rugged; his white hair, growing a trifle thin on the crown, cropped close to his well-rounded head. He must have been sixty or near it, but the twinkling blue eyes that looked me over from top to toe showed no sign of age, and later when I saw him at work there was no hint that years had weakened in the slightest degree his ability to perform tasks not only difficult but heavy to handle, owing to the strength necessary in all the machinery for pumping oil. His hands were the most characteristic part of him. They were thick, short-fingered hands; capable hands, as one saw at once; hands twisted and tortured like the bits of iron that hung from the walls about the man; but with all their scars, scars that had come in his daily work, there was no feeling of deformity, only a sense of strength and skill and the knowledge that they had been wrought into their present shape by a constant

tussle with the tough metal he pounded and twisted into the forms he needed. This was Dave Coleman — "Old Man" Coleman everybody called him — superintendent of as valuable a lease as there is in Pennsylvania.

I came upon Mr. Coleman again early next day "pulling a well," a task which requires the united efforts of three men and a team of horses. The process consists of hauling out the sucker rods until at last, at the end of a thousand feet, the little brass valves come to the surface.

"What is the matter?" I asked.

"She's pumpin' roilily. That is, the water is mixed with the oil," he explained. "Likely because the valve leaks and every time she makes an up stroke there's a little thin stream shoots out of the leak and mixes the oil and water together. It's all queer down there, you know. There's callons and gullons of salt water, and then there's the gas, too. How they got there or where they came from are questions I haven't found the answer to these thirty years."

The old man paused, hauled on a rope, and called to the man with the horses to go ahead. Billy Roach, the pumper, stepped back with a wrench in each hand, and another rod, dripping crude oil, came sliding out of the well. The teamster, balanced on the rope, shouted directions to the tagging horses: "Haw a little! Goe a little! Whoa, back!"

Billy leaned forward, slipping in an

elevator to hold the remaining rods from falling back into the well while he wrenched another loose, the horses turned and came back to the derrick, and Mr. Coleman leaned on the rope to take up the slack. A moment later another rod came up, and again the process was repeated.

"No, you can't never tell what you'll find," Mr. Coleman went on. "These wells are as coquettish as women. Why, there's Number Four over on the other farm. Old Aunt Sally, we used to call her. Why, gee whiz! I tried every sort of rig you ever heard of to make her pump clean. All the new-fangled valves, and workin' barrels of all sorts, everything they had in the supply store; but she would pump roilily. Well, gee whiz! one day we lost a valve in her. It looked like a 'fishin' job' all right, and maybe a case of pullin' the tubin', but I said to Jimmy Grey, who was workin' with me at the time, 'Jim,' I said, 'we won't do nothin' of the kind. Old Aunt Sally ain't goin' to pump nothin' but roilily oil, I guess, and we'll just leave that valve there. We can't get her pumpin' good, so we'll fix her so nobody else can either.' Well, sir, that's what we did. Left that old valve in the well, pulled up the rods a foot or so, put on another, and, gee whiz! if she didn't pump the nicest, cleanest oil you ever saw, and we never had to pull her again for seven years! That's the longest time I ever heard of a well pumpin' without pullin'. Maybe you think I'm just talkin', but it's a fact. She's a good well yet, Aunt Sally is, pumps her two or three inches in her derrick tank every day, and let me see—it must have been long about the time old Adam Johnson was tendin' fire over on the Independent.

Oh, a matter of twenty-five or thirty years. Yes, they're coquettish all right. Here's this one we're pullin'. She's nervous and kind of sulky. Gee whiz! there ain't a ground line on the lease that gets broken as often as this one. She's a good well, too. Pumps her four barrels regular, but nervous, and the water seems to hother her a heap. You see, you can't let a well stand without pumpin' because the salt water gets in and drives out the oil and the first thing you know you're gettin' only water and not a very good quality water at that. Then fussin' with 'em makes 'em nervous, and yet you can't let 'em pump roilily. Whoa there!" he shouted to the teamster. "Here's what the shoemaker threw at his wife."

This expression he always used when the final rod came out of the hole. Ten minutes saw the difficulties remedied and the process of pulling was reversed.

"And what is a fishing job?" I asked.

"Well," he began, "we have bad luck sometimes; everybody does, I guess. Now and then the rods part in the hole, or a stem breaks off the valve, like it did that time I was tellin' you about over at Number Four; sometimes the workin' barrels get stuck in the hole. Then we have a fishin' job to get them out. You see, they're down about a thousand feet inside that two-inch tubin' so that there isn't much room to work in, but we've got a lot of fishin' tools that we let down and try to get a friction hold on what we're after. Most always we get it, but then again we don't, which means pullin' the tubin', and, gee whiz! that's a job for a hot day!"

"I'd like to see a fishing job," I said encouragingly.

"I hope you won't see one on this lease," he returned earnestly, and Billy, the pumper, shared his view of the matter.

By the present methods the cost of pumping oil is reduced to a minimum. The gas engine is the vital centre of the lease, and from this point the ground lines run in all directions, transmitting the power, it may be for a mile, to the distant wells scattered throughout the woods. The gas engine receives its fuel from the wells and needs but little attention after it is once started, so that only one man is necessary to care for, say, twenty-five or thirty active wells. This man is called the pumper, and his duties consist in visiting each well once in twenty-four hours and running off the oil from the small derrick tanks to the receiving tanks, which latter are connected with the pipe line. Thus a well which pumps only a quarter of a barrel a day is well worth maintaining, as there is no increased cost, and in these days a four-barrel well is considered a very good one.

The life of the pumper is hardly attractive, and it is not to be wondered at that many of them drink sufficiently to make them quite unreliable. The country in which they are obliged to spend their days is practically deserted, and their little shacks are situated back in the woods far from the traveled roads. The loneliness is excessive, their daily round grows monotonous and is relieved only by accidents that materially increase their labor, their wages are small, and altogether the life is an exceedingly hard one; yet they say in the oil regions, "once a pumper always a pumper."

It was a long time before Billy Roach conquered his inherent suspicion of me sufficiently to say more than "good morning" to my greeting. He was a large, muscular man, prompt in his movements rather than quick, and a tireless worker. Silent, and even to listening, he would sit mutely by while Mr. Coleman and I talked, glancing from one to the other with keen, penetrating black eyes that had in them almost a look of menace. But his chief characteristic, a trait that one recognized in a moment as dominant, was his absolute lack of fear. It was patent in every line of the man. He was probably forty years old, and his life so far had been typical of his class. He had been a "producer" on a small scale, had owned a little lease, had staked the savings of many years on his theories, put down a few wells, and "gone broke." Then he had come back to pumping again, but his ambition never faltered, and I have no doubt that in the long, solitary evenings, as he sat alone among the trees, he had his dreams of future wealth and prosperity when he should have saved sufficient money for another venture.

"Oh, no, we don't stop pumpin' for Sundays or any other days," began Billy as we sat under the trees and talked against the harsh, erratic bark of the gas engine. "We have to keep at it, or the water would get the best of us. And it's funny about that, too. You can get just so much oil out of a well every day and no more. Some people keep pumpin' day and night, while others, like us, shut down for twelve hours. We tried pumpin' all the time for a week and we didn't get as much oil as we did workin' only half time. Of course, everybody's got their notions about

the business. There's a lot of religious folks thinks the oil and gas are put there by the Creator so that the world will turn up on Judgment Day. Oh, yes, they believe that, same as they believe that old Colonel Drake had spirits to tell him about the oil in the first place. My own notion is that the oil comes from the ocean in some way and I'll tell you why. In the first place there's the salt water. How does it get there if it don't come from the ocean? And in the second place there's the gas! I've watched it here and out in Indiana both, and when the tide is high I have to shut off my gas a little in the engine, showin' that the pressure is heavy; then when the tide is low or fallin' I have to turn her on again. Yes, sir, that's a fact you can explain any way you like best, but I think the ocean is just naturally pushin' the oil ahead of it out of the sea."

For me the real excitement began when they talked of drilling. Somehow I had expected a ceremony to precede this process. One morning Mr. Coleman suggested casually that I go out and locate a well for him. He was busy that morning, he said.

"Locate a well!" I repeated, agitated.

"Well, gee whiz!" he exclaimed. "They're comin' to move the derrick this mornin', and some one will have to show them where to put it. You can do it all right. You know where Twenty-six is. Well, all you have to do is to draw a line from there parallel to Thirty-three and step off a hundred yards and put down a stake. Anywhere within twenty feet or so will do."

I positively refused to accept any such responsibility, so Mr. Coleman took me with him into the woods,

and together we climbed a derrick forty-five or fifty feet and looked down upon the rolling, tumbling hills.

"It wasn't really necessary to come up here," said Mr. Coleman, "but I thought you'd like to see how it was done. Now, over there to your right," he went on, pointing to the top of another derrick, "over there is Twenty-six. This one is Thirty. Now, a straight line from Twenty-six off to the left and another from here straight ahead will meet about at that dead tree, won't they?"

"Just about," I assented. "Well, that will do, I guess," he replied and started down the creaking ladder past the flaring bits of rag torn from the pumper's shirt and tied to mark the unsafe rounds. Then we found the dead tree. He cut a stick and drove it into the ground. That was all. A little sliver of wood marked the spot where a thousand dollars was to be sunk into the ground with very uncertain results.

After all, it is perhaps as good a way as any to locate a well, but all producers are by no means so unceremonious. Distances are measured to the fraction of an inch, engineers plot the ground with mathematical accuracy, elaborate maps are drawn, and every possible scrap of information gleaned from surrounding wells is considered, all with the same ludicrously uncertain results. There is no indication of what may be found in any given well until the drilling tools actually penetrate the oil-bearing rock. Whatever other wells in the immediate neighborhood are producing, whatever the general indications of the surrounding country may be, there is nothing like a certainty that any oil at all will be

found in a given place. There are, of course, theories and theorists innumerable. Every man in the region has his own pet ideas on the subject, and for every such theory there are countless examples to prove the contention and quite as many to disprove it.

Wells are usually located at distances of three hundred feet from each other, the idea being that a well will drain that distance in the oil-bearing rock. This is an almost universal practice, although to the uninitiated there is no plausible explanation for it. For example, a man drilled a well and found a dry hole or, as they call it in the west, "a duster." Then, in accordance with some personal theory as to how the layers of rock ran, he turned his drilling "rig" at right angles and drilled again; with the happy result that he pumped sixty barrels of oil a day, the second hole being hardly fifty feet from the first. Again, a well was drilled on the extreme edge of a certain lease which produced some seventy barrels. Whereupon the owner of the adjoining property, thinking to get a portion of that same oil, bored as close to the other as the necessary derrick space would permit. He found an absolutely dry hole, without a trace of oil, little more than ten feet from where the other well pumped the seventy barrels daily and continued so to pump for many months. These are examples that might be multiplied indefinitely in point of fact it is doubtful if a keen imagination could invent a possible condition that has not been duplicated by actual experience. How supreme then must have been the faith of Drake, the man who drilled the first well.

Over our little stick the rig builders erected a derrick, which was no sooner completed than the drillers took possession, steam hissed from the boiler, fifteen hundred feet of Manila cable was reeled on the big bull wheel, and, before I quite realized it, a sixteen-inch bit had begun working up and down, driving an opening wedge into the surface, to prepare a space for the smaller tools that are used when the mountain rock is reached. To me the potentialities were so great that it was hard to believe a new well could be started with no more ado than in digging a kitchen garden or planting a tree.

The wells are drilled by four men, two drillers and two tool dressers, and when the work is once started it goes on, night and day, stopping only for thunderstorms, until it is finished. The work is divided into what are called "towers," meaning shifts of twelve hours, between midnight and noon. A driller and tool dresser are on duty together, the former having the responsibility. Nominally the tool dresser is a blacksmith whose business it is to keep the steel drilling bits to scale; actually both men share their task, helping each other in their several departments.

These "bits" are the tools that do the actual drilling. They weigh two hundred and fifty to three hundred pounds each, and it is the changing of them when their edges become worn and the pounding of them into shape after they have been heated in the forge that makes the tool dresser's part so severe. A bit may go through a "tower" without change, or again it may take ten bits to go as many feet. Usually the forge is inside the derrick close to the hole,

but sometimes it is necessary to move it outside, as much as a hundred yards, to avoid the possibility of igniting the excessive gas found in some wells. Under these circumstances the tool dresser's work is enormously increased by the added labor of carrying the bits to and from the forge. Fires do occur unexpectedly, and the men are lucky if they manage to smother them out with sand, blankets, or steam before the entire rig is burned; but after all this is but one of the many accidents containing all the elements of a tragedy that may happen at any moment.

The nearest approach to excitement, and this is by no means exuberant, on the part of the men who are doing the work comes when the bit begins to eat into the first layer of oil-bearing rock, or "sand," as they call the different strata. Here at last is a chance to give a fairly accurate estimate of what may be expected from the well.

We found the black sand early in the morning. Old Man Coleman, fully as eager as though the well were his, was on hand to represent the owner. Billy Roach, silent and watchful, came with the contractor, so that it was quite a little party the sun looked down upon as it rose pink and splendid about four o'clock. Eagerly all scanned the crushed and broken bits of rock that were brought up by the bailer. It was washed, smelt of, and tasted. On the surface of the drillings black and dirty-looking bubbles formed, and a dark seum floated on the top of the white sand about the derrick. This was the actual oil, black oil, and the gas, which almost invariably accompanies it, could be heard spluttering nine hundred feet below. But it was

the green sand, some sixty feet farther down, that was expected to produce not only more oil but oil of a better quality than the black sand does. So, hour after hour, we watched anxiously the slow rise and fall of the cable, testing the drillings almost without comment at each run of the bailer, and piling a specimen of each of the sands into little heaps on the floor of the derrick. At last we reached the green sand. Mr. Coleman and the contractor conferred together in low tones upon the next stage of the proceedings, and the rest of us sat around, a little tired, talking quietly about the prospects. After ten days and nights of uninterrupted drilling, the great walking beam stopped and the superintendent announced that they would "shoot" it. "About twenty quarts," he added as we dispersed for breakfast.

The shooting of a well consists of exploding more or less nitroglycerin in the green sand, thus making a cavity at the bottom of the well in order to increase the bleeding surface, if I may so describe it. As in all other problems in oil production, there are widely divergent views about "shooting," running from those who never shoot at all to those who always do. Each advocate has examples to prove his contentions. Thus dry holes are known to have been made splendidly productive by shooting; good wells have been utterly ruined by the same process. One fact seems to have been clearly proved and accepted by the majority. In the black sand the oil is invariably driven away by shooting, while in the green it is usually increased. Here then is a problem: shall the well be shot on the chance of increasing the green oil produc-

tion and spoiling the black, or is it best to leave well enough alone and get a fair production from both? The answer gives the key to the character of the oil producer. The well is nearly always shot.

The quantity of nitroglycerin used is determined by the hardness of the rock. Forty quarts is a fair shot in Pennsylvania, although not infrequently a hundred quarts or more are used, while in other fields, notably that of West Virginia, much greater quantities are habitually employed.

When the "shooter" came to our well I was, naturally enough, deeply interested in the new figure, who walked and rode, with death beside him, for sixty-five dollars a month. He arrived in a little wagon made especially for the purpose. This wagon is easily recognizable and is given a wide berth by the cautious farmers when they meet it on the road, for upon a double set of springs rests a square body under the lid of which are a dozen or so padded compartments each holding an eight-quart can of nitroglycerin. The "shooter" was a dapper little chap dressed in a ready-made suit of mixed stuff, and quite young. He guided his horses rather carelessly over the rough rock-strewn path through the woods, bumping and jolting over stumps and ground lines with seeming indifference until he reached the clearing. Mr. Coleman waited for him at a safe distance, and after a word or two about the quantity of nitroglycerin he wanted used, withdrew and took his place on a stone some rods away, where, presently, the others joined him.

I understood well enough what this desertion of the derrick meant. The men made no bones about their fear

of nitroglycerin; so I was alone when the shooter, one arm about a number of little tin tubes not unlike small rain spouts, and a large square can in the other hand, stepped in. He placed the can carefully on the floor and, with an extremely melancholy smile and a remark about the weather, set to work joining the tin tubes together. With me curiosity struggled against a vague fear of something I knew little of, and curiosity conquered, so that I stayed to see the operation of pouring the glycerin into the tubes and of lowering them into the hole. While he worked I asked questions. How and why he became a shooter? Wasn't he afraid and didn't he wish there was a safer business he could get into? He answered, in an even, unmodulated voice, that he "just grew into it; had worked with shooters when he was a kid, finally got a job all alone, and had been at it ever since. Yes, he was afraid, just as afraid as he was the first time he did it, but he was careful, too—and there wasn't much danger when a man was careful. No, he didn't expect to give it up. It was a good job, the work was easy, he wasn't strong, and there's the woman and the kids to care for." In that last sentence was the gist of it all. "The woman and the kids" — and the man worked over a volcano while the wife waited for the news that would surely come one day telling her of the end.

The glycerin in the well is exploded with dynamite which is dropped in with a lighted time fuse attached. As we talked, everything had been prepared for this final step.

"Well, she's all ready," said the shooter, holding the stick of dynamite in one hand and a match in the

other—but, just as I started out, a shout came to us from one of the watchers outside the derrick.

"Look out in there; she's pretty gassy!"

I think my shooter turned a shade paler than was his wont as he arose suddenly from his kneeling position over the hole.

"I guess maybe I'd better light this outside," he announced casually. Instantly I realized the significance of this remark. Had he struck that match—and he was within an ace of doing it—the gas would have ignited, exploding the dynamite in his hands and the nitroglycerin in the well, and there would have been little left of either of us. I departed hastily, the shooter's words still in my ears, "the woman and the kids."

I joined the group who had been waiting at a safe distance and watched from there. The shooter dropped his torpedo and hurried away. Then we waited for what seemed to me a long, long time. It was my first experience and I hardly knew what to expect, but I had time to think of all I had heard on the subject, and still nothing happened. I began to believe that the fuse had gone out or that something was wrong and that it would have to be all done over again—and still nothing happened. Finally an indescribable sensation, a vibration, a something indefinite which I felt

rather than heard, took place under my feet, and then Jimmy Berry exclaimed, "There she goes!"

Again I waited and after a seemingly endless period I became conscious of a hissing sound that grew in volume and intensity until finally the oil and water in the hole rushed out, shooting in a straight column up and up and breaking into a cloudy, nebulae top fifteen feet above the derrick. It looked like a beautiful luminous fountain whose plumed crest flamed against the sky as the oil reflected a hundred rainbow colors from the rays of the brilliant sun. For an instant it stood there, glowing and radiant, then, as suddenly as it had come, fell like rain, and the shooting was over.

For a few moments we all watched the derrick in silence. Then began the never-failing discussion of shooters and their tragic deaths. The ultimate death of the shooter is certain.

One, to me, unexpected circumstance seems worth noting. During my stay of some months in the oil fields of Pennsylvania I came into contact with all classes of oil men from the independent producer to the humble pumper, but of that "commercial octopus whose sinuous and far-reaching tentacles stretch forth to strangle men, women, and children in the oil fields," I heard nothing but praise.



Odd Eating Houses in Manhattan

BY N. C. MARBOURG, IN BROADWAY MAGAZINE

There are some odd eating places in Manhattan, the home of so many foreigners, and descriptions are here given of the more important restaurants of each race. We have a French, an Italian, a German restaurant, Japanese and Chinese eating places, a Syrian restaurant, each one with its own specialties of atmosphere, service and food. A New Yorker could dine for an entire week and partake of the food of a different nation each meal.

DID you ever eat chop suey? Have you sampled Mohammedan steak? How about spaghetti, stockbrod and pumpernickle, or perhaps a dish of Hungarian gonfash, with an entree of wriggling fish? This polyglot bill of fare can be enjoyed any evening of the week by an epicure of versatile taste, who is familiar with the unique eating houses tucked away in odd corners of the little world of New York City.

Of all strange companies found in this city at the hour of dinner, perhaps the gathering at a table d'hôte offers the most pungent variety of character study. There are artists, writers, singers, Italians, Frenchmen, Germans and Americans.

Twenty-seventh street to Twenty-fifth, in the neighborhood of Sixth and Seventh avenues, is the French quarter of New York. One of the most interesting and unique of French restaurants is to be found in West Twenty-fifth street. In the Summer, tables are laid in the back yard. This custom is typically French and renders this little corner a favorite rendezvous for students whose memories of the Quartier Latin and Paris Bohemianism are still verdant.

Under the canopy of trailing vines and green boxes of shrubbery interspersed with gayly colored flowers, it does not seem possible that this little paradise is surrounded by the back walls of brown stone houses. Above the vine-covered trellises of the arched stars glisten and twinkle;

tri-colored electric lights shine out from the foliage; a tiny fountain, a marvel of ingenuity, gurgles and splashes. A couple of violins are played by master hands. The atmosphere is heavy with the aroma of café noir and cigarettes.

The Italian restaurant, unlike the French, confines itself to no special quarter, although it is at its best when at its shabbiest in some of the lower streets. One of the most interesting is in the neighborhood of Macdonald and Eighth streets, although, unfortunately, from a sentimental point of view, it is becoming too well known. Here the Italian language reigns supreme. The waiters call one Signor and Signora, according to one's sex. Their air is redolent of garlic, the fish is fried in oil, the tables bristle with gracini and spaghetti is demolished with a skill and art that are the envy of the American visitor. As to the wines, they are light, sour and heady, conducive to gaiety and repartee. The music is enchanting; in any of these Italian eating houses, however shabby, one can dine and listen to such singing as makes one dream of Venice and Naples.

Sturdy Teutons find reminders of the Federland in a restaurant on Third avenue, between Fourteenth and Fifteenth streets. It is no more nor less than a back room of a German wine importer's shop, but so dear to Mr. Weber's heart is everything relative to Germany that he

has supplied the room with furnishings quite strange and curious to the American.

In the middle of the dining hall stands an immense Kacheloven, or German heating stove. This stove is built of green tiles; it may be taken to pieces, put in a box and shipped to any desired place. The stove is peculiar to Germany, its heating powers are great, but even when very hot one can sit with his back to it and be in no danger of burning his clothing.

On the cornice that runs about the room there is one of the richest collections of steins, wine glasses, old-fashioned drinking horns and heavy pottery pitchers that is to be found in any restaurant. Mr. Weber has collected them for his own pleasure, and instead of packing them away in a cario case he lends them to the decoration of his little saugery.

In one corner of the room stands a figure of St. Rose, the guardian of vines and vineyards. About the figure is wreathed grapes and foliage, a work in blown glass excellently executed; at the touch of an electric button they blossom forth in colors rich and deep.

There are many trophies of the chase about the walls that bear witness to the excellence of Mr. Weber's marksmanship. A wild boar's head was brought over some 8 years ago; a deer's head graces the wall opposite the bear's.

Every year there are two important banquets held at the saugery. One in October in tribute to St. Rose; it is known as the Rose Fest. The other in April at the opening of Spring. At this banquet the great feature is the imported bear and venison, direct from Germany; and the wine that flows is the product of the vineyards well known to many in the company.

In contrast to this heavily furnished restaurant is one belonging to the Japanese in Twenty-seventh street.

The little men of Japan have furnished the house after their own fancy, and a visitor finds it new and interesting. In the large dining room, several small tables are set for those who wish to conform with American customs. But for the Jap, who prefers to sit as they do in the land of cherry blossoms, pillows are supplied, and they squat on the floor, eating with chop sticks.

The table is set with the lacquered dishes made by the Japanese. In comparison with French wine bottles, the Japanese wine jug seems a mere shimpliful. The Japanese are exceedingly abstemious, and an after-dinner coffee cup of wine suffices for stimulation.

It is here that you may be served with live fish. Actually live fish, wriggling about in the dish! These are a special kind of fish and there are but one species ever eaten in this way. A Jap seizes the little wriggler by the tail, pops the head off by means of the sharp edge of his chop stick, and—eats the fish.

There are such delicacies as seaweed and shark's fins served as entrees. The seaweed tastes just the least bit like caviar, but is much stronger. A little of it goes a great way with an American.

When strangers visit this restaurant the proprietor, realizing that some of the dishes served his people would be quite repulsive to those unaccustomed to the fare, is as polite as are most of his people and arranges a menu that will not offend.

The Samien is played in the evening, which is a Japanese banjo, and the music produced is of that minor quality characteristic of the Japs.

Scientifically, Chinese cooking is

about perfect. There is a certain quantity of meat used to a prescribed amount of vegetable. Sweet counterbalances sour, oil makes acid harmless. The Chinaman studies gastronomy and rarely ever has indigestion. Down in Chinatown the real Chinese restaurants are to be found. Up town, they are hut eating places conducted by Americans, supplied with a Chinese cook and waiters. In the Oriental are some of the finest teak-wood tables in the city. There are hundreds of dollars' worth of embroidery in panels, and silk woven pictures that cost as much as would productions of many of our well-known artists.

When you eat down here you use chop sticks; forget that you ever knew what bread was, take your tea without cream or sugar; never once think of butter and eat a queer brown sauce instead of salt. Rice is substituted for bread, and you eat it without a dressing.

Chop suey, the Chinese dish that the Chinaman eats as Americans would a beef stew, is a concoction that nearly every one knows about nowadays. It is made of beef, pork, onions, bamboo sprouts, bean sprouts, mushrooms, cabbage and celery. It is a dish fit for the Chinese gods and after you have tried it several times you begin to understand the celestial's funny for it.

On the bill of fare are to be found birds' nest puddings, shark's fins, perfumed pork and a great many other weird-sounding dishes that a visitor is quite content to believe in without need of a demonstration from the chef.

Chinese cooking is exceedingly clean, and although there are circulated many stories concerning the squalor of Chinese living, the cook-

ing in the restaurants is not to be complained of.

In China there exists a custom of throwing scraps from the table on the floor. This is because the dogs and cats run in and out of the house. These scraps are devoured by them, and though it is an inelegant custom, there seems to be in that country a reason for it. Here, however, this custom has fallen into disuse, although at one time it was practiced in some of the cheaper places, and Mr. Frank L. Blanchard, a well-known writer and lecturer, relates with disgust his first experience in a Chinatown restaurant where this was the custom.

All other nationalities save the Syrian seem to make a feint toward decorating their dining resorts in a manner to preserve the atmosphere of their native land as far as possible. The Syrian cares little about the beauty of his house, all his energies seem expended in mental exercise.

A Syrian restaurant is a dreary but interesting place. Syrians rarely ever become intoxicated, they are great checker players and constant smokers of a long stemmed water pipe called the hookha. In Washington and Rector streets are two Syrian restaurants. The dishes served here are very palatable and decidedly oriental. There is an aromatic flavor about the food that is never found in any other place.

Their steak, broiled on skewers, their stuffed gourds and peculiar chopped meats are delicious. The coffee is excellent, very black, strong and sweet, flavored with a dash of rose water, and served piping hot from the individual pot in which it is made. It is impossible to read a Syrian bill of fare, inasmuch as it is printed in Arabic, but if you simply tell the waiter that you are

hungry and want to eat, he will supply you with many good things. Syrian sweets and desserts are so very, very sweet, that it is difficult to partake of any of them, and their bread—well, it is beyond all description, one must see to believe.

The Syrians, like the Japanese, have a great fondness for their own native way of sitting; in one of the restaurants in particular, many full grown men are to be found clad in native costume, squatted on the floor, drinking coffee or smoking a hookha. They cross their legs under them, and look infinitely more comfortable than do the Japs crouched on their knees.

Over in the Hungarian quarter is another set of people who rarely ever drink to excess. Their restaurants are places where they go with their families for an evening's recreation. Lovers of music, poetic in nature, their restaurants are supplied with one of those wild gypsy hands that are a delight to a heart in turmoil, but death to peace of mind.

Their music is almost Homeric; it is fiddled down from generation to generation, and many a minor strain has been added to the wild dances through ages of fiddling and refiddling.

During the past five years the fad for dining in a certain Hungarian wine cellar has been prevalent among Americans, but it is not at this place one finds the Hungarian in all his native environment. Over on the corner of Second Street and Avenue A, there is a cafe where the Hungarian appears as he does in an Hungarian cardas, or restaurant, his wife, children, sisters and his com-

ings and his aunts are there, and apparently they are happy people.

Perhaps the time has come when Americans will have found a method of saving time to such an extent that it will only be necessary to drop a nickel in the slot and, presto, your dinner appears.

This is the Automat restaurant, and truly, it is all its name signifies. The restaurant is clean, always fresh, the fare is good, there is no waiting. There is no clatter of dishes or disagreeable odor of cooking, the fumes from the downstairs kitchen never penetrate the eating room.

It is indeed amusing and interesting to watch young men and women as they help themselves to lunch at the Automat. The nickel or dime is placed in a slot, and out comes a leaden disc, this is put in another slot, over which the name of the dish is written, then, whizz, up comes a little tray on a small dumb waiter, and there's your lunch without further trouble.

There are two such restaurants in Philadelphia and one in New York. It has become quite a fad to give Automat parties. The restaurant is rented for an evening after the theater, and the party amuses itself by drawing cocktails from faucets and dropping a coin in the slot for salads.

For an entire week one can dine and partake of food of a different nation each night. For those who enjoy studying life in variety of national characteristics, the experiment is interesting, amusing and profitable. Man is always at his best and at his worst when he dines—and the wines of any nation will show him as he is.

The Arm of the Law

BY CHARLES J. TIBBETS, IN LONDON MAGAZINE.

The detection of crime by the police of the world has been worked into a science. From the horrible legions made by the Bow Street "runners" in their brilliant red waistcoats to the world-exceeding organizations of to-day is a big step, but the development is but a matter of a century. The story of the gradual evolution of the modern detective is a highly interesting one.

IF the Arm of the Law, in the shape of our organized systems of detecting and bringing criminals to punishment, were paralyzed for only a week, the people who now are inclined to regard it and even deride it as insufficient would be surprised to discover how much they owed to it," once declared Mr. Justice Stephen.

They certainly would. In the continual war waged between society and crime—the one trying to defend its rights and the other to outdo them—the battle is such that society can ill afford to lose even an individual supporter, much less a system. There have been officers at Scotland Yard, whose retirement has at once been seized on as an opportunity, by the special criminals with whom they were chiefly concerned, to pursue their nefarious avocations with increased fervour. M. Mace, the famous chief of the Paris Criminal Investigation Department, pathetically remarked that he had had his grey hairs materially increased by the thoughtlessness of a genius in false-coin detection belonging to his staff, who contracted typhoid fever, and was laid hors-de-combat for months. The coilers became acquainted with the fact of "Monsieur's" indisposition, and took a base advantage of it. Bad money was turned out with the most astounding facility. Its producers proved, by working night and day, that they could belong to the most industrious classes. It was a case of the mice playing in the absence of the cat that knew them. But

they did not play for long. M. Mace had his revenge. He was decidedly not a gentleman whose abundant good nature it was wise to abuse.

"Did conscience never deter you from crime?" a friend of mine, who is a prison chaplain in one of his Majesty's biggest penal establishments, asked a criminal whose remarkable record interested him.

"Often," he replied. "Conscience and that man Froest have kept me from much."

The public who estimate the effects of a system of crime detection by the mere number of convictions obtained, are apt to arrive at a very inadequate sense of its utility. An efficient system deters; and to deter from crime is better than capturing the criminal after he has committed it.

The story is told of a great lady, celebrated for her jewels and her parsimony, that, having employed a detective for some years to guard her treasures, she came to the conclusion, as no attempts had been made by thieves to deprive her of them, that the detective was an unnecessary expense. She dismissed him, with the result that within six months some thousand pounds' worth of her jewels became the possession of a gang of American thieves who had long cast envious eyes upon the treasure, but had never till then found an opportunity of securing it.

The worthy citizen who does not believe in the police because he never had his house burgled, is probably led to despise them by the very effi-

ciency of the protection they afford him. The capture and conviction of one master of crime has a deterrent effect upon dozens of the master's followers.

"Well, that's only one criminal the less," a friend remarked to Williamson, the then chief at Scotland Yard, when he seemed peculiarly elated over the capture of a certain notorious coiner.

"Pardon me!" corrected Williamson. "It's nearer a hundred."

In three buildings the chief intelligence that directs and controls the forces engaged in the war with crime is centered—New Scotland Yard; the detective bureau in Mulberry Street, New York; and the Prefecture of Police, at the Quai des Orfèvres, Paris. If rogery could annihilate the men who inhabit them, the world would quickly discover how grimly the arm of crime had become unfettered and free to strike.

I am not, of course, saying that there are not elsewhere detectives as acute and able as any attached to these three headquarters. The detectives of the City of London police, of Liverpool, Manchester, Leeds, Birmingham, Glasgow, Dublin, Bristol, and other towns have, to speak only of our own force, shown frequently the most consummate ability and devotion to duty; but the three roofs I have mentioned are those which shelter the greatest organized forces with which the astute and cultivated criminals has to fight.

The Anarchists did once pay the officers of the special branch of Scotland Yard devoted to defeating their plans the compliment of trying to extirpate them at one fell swoop. It was in 1884 that, one May night, an infernal-machine was exploded under their quarters. It did no injury to any of the men against whom it was

directed, and seemed, indeed, only to stimulate them to fresh vigor.

How did we get our detectives? Our modern detective force had its forerunner in a little band of eight men, especially chosen for their ability in capturing criminals, attached to Bow Street police-court. They were the famous Bow Street "runners." But they hardly correspond to our idea of a detective. They wore brilliant red waistcoats as symbols of their dignity, and were disrespectfully dubbed "robins" by criminals, in consequence.

In spite of their red waistcoats, however, they succeeded in occasionally capturing some of the hordes of criminals that haunted the metropolis.

Townsend was the most celebrated of them all. He was on intimate terms with George the Third and George the Fourth, and with all the nobility worth knowing. He was a terror to criminals; and invitations sent out for great functions, at which jewels were worn, often used to end with the comforting assurance, "Mr. Townsend will be in attendance."

It was noticed that on occasions when the great "runner" was present, ladies and gentlemen appeared in jewels which they wisely refused to take from their safes when he was absent. It can hardly be wondered at that when Townsend was one day ordered by a magistrate to arrest a baker, he politely but firmly refused. He had, he expostulated, arrested nobility of the highest rank, and he would not soil his fingers with such an offender!

Townsend was vain, not only of his professional skill and his "company," but of his taste in dress and of his personal appearance. He declared that the Prince of Wales used

to imitate the cut of his hats, and confided to his intimates that, in spite of this imitation, he did not know "which looked the prettier gentleman."

Sergeant Ballantyne, the distinguished criminal barrister, who knew many of the "runners," declared that they were an excellent body of men, and were not surpassed by the detectives that succeeded them. We may well doubt the latter statement. The crime they had to deal with was of a rather primitive kind. The criminal was not so subtle and so scientific as he is nowadays.

A popular writer on criminal matters recently reproached Scotland Yard with its failure to unravel a mystery, declaring that it was incomprehensible, considering all the resources science had placed at their disposal. He apparently forgot that the resources of science are also at the disposal of the professional criminal, and he by no means hesitates to avail himself of them.

Some of the Bow Street "runners" appear to have had their faults, too. One died at an advanced age, leaving a fortune of forty thousand pounds—certainly not saved out of his wages of a guinea a week. He had investigated a huge bank robbery some years previously, and the spoil taken by the thieves had never been found. As he was dying he made desperate efforts to speak, and threw anxious glances toward the chimney of his room; and it is significant that after his death a relation who had stood beside him at the time was found in possession of a large number of the missing banknotes.

In 1829 Peel introduced the modern police system, and the Bow Street "runners" were done away with. The "men in blue" commenced to

patrol the streets, their chiefs being two Commissioners, who were granted a room at Whitehall, fitted with a table and two chairs! Such was the humble origin of Old Scotland Yard! Fifteen years later, Sir James Graham introduced "the policeman in plain clothes," an officer who performed his duties without a badge to warn all criminals whom it might concern that he was an officer. It is almost incredible to us that a large section of the British public—innocent people above suspicion of being prejudiced by criminal predilections—viewed the new police with alarm and hatred. But the policeman in plain clothes was specially abhorrent to them.

"So now," cried an excited member of Parliament in the House, "we have the full and undisguised introduction of the official spy to dog our footsteps in the Continental fashion; to listen at our keyholes; to peep under our blinds; to violate the privacy of our British life!"

Some people will hold queer views of things, and the criminal has had their attention. When in 1870 the police began to take photographs of the habitual criminals in their custody, and to form a gallery for the purpose of identification, excited articles appeared in many newspapers protesting against it. It was, the writers urged, "an infringement of the liberty of the subject" to take a man's photograph against his will, and it was inconceivable that any criminal could really desire to pose before the police camera! When, again, some fifteen years ago, some of the night police were supplied with noiseless shoes, many worthy citizens waxed indignant at it. It was not "open and above-board" for a policeman to walk about in shoes that did not announce his coming!

A writer declared that he had himself been frightened nearly into a fit by one of these "noiseless phenomena." Was it not better that a few burglars should escape than that respectable citizens with heart affections should be startled into the grave? Medical practitioners have not, I believe, been able to satisfactorily trace increased mortality to the policemen's noiseless boots. They have materially discouraged the burglar.

Experience quickly proved that the policeman in plain clothes was a remarkably valuable officer in the fight with crime. He justified his existence, and at last found a powerful friend to gain him the sympathy and admiration of the public.

Charles Dickens was the great populariser of the British detective. He knew the "force," and was on terms of great friendship with the celebrated Inspector Field, who now and again piloted the novelist, intent on studying the lurid side of human nature, in the most criminal haunts of the East End.

Field was a charming man—to all save criminals—with a special weakness for children and gardening. His appearance was remarkably deceptive, suggesting rather bucolic simplicity, but no one was senter or more inexorable when duty called him.

Among his companions was the renowned Whitechapel, "who never failed," but who was doomed to mortifying disaster at last, and to die of a broken heart, at the abuse poured on him in the Press, because he denounced a pretty criminal to whom he could not bring home her deed. Years later, the criminal confessed, and admitted that Whitechapel had been right in every detail of his theory as to how the murder had been committed.

In his old age, Field retired from the force upon a pension, and was retained as private inquiry agent by a great life insurance office. Never was detective astuteness more needed by such societies. Poisoning was fearfully rife; and one of the last cases in which Field's skill was called into play was the investigation of certain peculiarly suspicious deaths of heavily insured persons in Staffordshire. They were the work of the terrible poisoner Palmer, to whom Field's investigations proved fatal.

The detective as Dickens described him in "Household Words" was the exact opposite of what a good many of the public, prejudiced by a survey of the French police system, had expected. He could play tricks and set traps for the criminal with singular astuteness, but there was nothing of the "monehard" about him. Dickens went to a dinner of detectives. They were excellent company, told good stories, sang sentimental and comic songs, drank punch—in moderation—and played the piano. In their spare time their chief hobbies appeared to be gardening and fishing. One member of the force was raising a subscription to help the crippled child of a criminal he had "put away"! The public became reconciled to and even began to lavish admiration on the detective force.

The Metropolitan Police Force of the present day consists of something like sixteen thousand men. Its chief is a Commissioner, now Mr. E. R. Henry, appointed by and acting under the Home Secretary, and under him are three Assistant-Commissioners, one of whom is also director of the Criminal Investigation Department. This post is filled by Mr. M. L. Maconaghten. This famous department of Scotland Yard was or-

ganized in 1878, and consists of a little body of four chief inspectors and eighteen other officers, with members attached to the various twenty-two divisions of Metropolitan Police.

There are no initials in the world more provocative of icy tremors in the skilled criminal operator than the three letters "C.I.D." after a man's name. A card with this on it has a paralyzing effect—"like a revolver put at one's head," a celebrated criminal declared.

The City Police, whose headquarters are in the old Jewry, is a force of over nine hundred men, of whom about eighty belong to the detective department.

No organization to hattle against the forces of crime has proved itself more efficient than that of the British police; and no detectives have proved themselves more equal to foiling the deep-laid schemes of criminals or of bringing criminals to punishment for their misdeeds. In spite of occasional failure, of which depreciatory critics never fail to make the most, they will emerge well from comparison with their French or New York rivals, whom their critics are apt to extol in terms of exaggerated panegyric. There are fewer unsolved mysteries in London than in Paris or in New York.

Only detectives like Williamson; Littlechild, the famous expert in long-firm and insurance-office frauds; Melville, the terror of political wrongdoers; Frost, whose hand has descended on criminals in the most remote quarters of the globe; Sexton, renowned for his "instinct" with regard to dangerous Continental visitors; Drew, the jewel thief's foe; McWilliam and Davidson, of the City Police, consummate masters in the detection of bank forgers and preys on commercial houses: these

men, to mention only a few, have exhibited qualities which place them in the first rank of crime investigators. They have discovered the great detective qualities in a degree not to be surpassed by their rivals in the Paris Prefecture, New York, or by the renowned Pinkertons.

"Every detective has to admit his failures," declared Maec, one of the most renowned chiefs of the famed Paris detective department. One of the most famous instances quoted against the capacity of our British detectives is their failure to bring to justice the monster who, in 1888, horrified the world with his series of crimes known as the "Jack the Ripper" murders. As a matter of fact, such crimes are the very hardest of detection; and similar criminals have baffled the most expert detectives of France and the United States. An authority in French police history recounts the remarkable skill of Claude, the renowned head of the Paris detectives, in running down the fiendish Avinain. During the first half of 1867 hardly a month passed without human remains being found in the Seine close to Paris. The murders were the work of Avinain, who was at last run down by Claude—"Papa" Claude, as he used to be termed for his gentle and paternal aspect. The historian proceeds: "The unenviable glory of leading the van in such crimes still belongs to France. It is almost impossible to determine their number during the last twenty years, because the perpetrators of at least half of them have never paid the penalty of their misdeeds."

It is perfectly true that no detectives have figured in more romantic cases or displayed more marvellous detective instinct than the French. The triumphs of Vidocq have been

emulated by his successors, Canler, the great chief under the Second Napoleonic Empire, Claude, Maec, Goron, and Cochefert. A tremendous system of espionage, introduced for political purposes, but available also as a means for acquiring information in cases of crime, has assisted the *Service de la Surete* to unravel many mysteries in a marvellous manner.

Spies flourished in all directions under the Empire. In the time of the Third Napoleon, there were no fewer than six different secret police services in Paris, each chiefly employed in watching the others. The Emperor had his, the Empress Eugenie had hers, the Prime Minister another, the Prefect of Police a fourth. These detectives and their agents furnished secret reports, the hateful "dossiers," concerning everybody. Recent events have proved that the dossier system is still in full progress. Some years since the Paris police were reputed to have in their possession dossiers which filled eight thousand boxes in the Prefecture, and there were said to be no fewer than five million records.

The authors of these reports did not always find it convenient to confine themselves to facts, for an agent who never discovered a formidable member of society would have been in danger of being thought incapable. Dossiers are, therefore, almost invariably full of uncomplimentary matter respecting their subjects. They are the last place in which to discover the virtues of men and women.

A Monsieur Andrieux, when he became himself Prefect of Police, caused his own dossier to be hunted up for his perusal. He found it most unflattering—"full of the grossest libels and impudent misstatements," he declared—and he had it bound and placed in his library, presumably to

read in moments when he needed self-humiliation.

The spy system has, however objectionable it is, provided the French police with immense facilities in the detection of crime. Householders are, of course, well known to the police, and the floating population in the hotels have their special watchers. The police of the *brigade de garnis*, or lodging-house inspectors, are ever busy requiring from the proprietors details respecting their lodgers, and inspecting the register that every proprietor is bound to keep for their information. Visitors to Paris are apt to excite more curiosity than they imagine.

A few years since a London jeweller's assistant, having laid his hands on a large amount of his employer's jewels, decamped with them. The London detectives came to the conclusion that he had fled to Paris, and an officer proceeded there, with the jeweller to try and hunt him down. They, of course, went to the Prefecture of Police, where they laid details of the robbery before the chief, who, at the end of their story, walked to a speaking-tube and called some instructions down it. The door of the room was opened a few moments later by an officer, who carried in his hands some jewel-cases, which the chief laid upon the table in front of the confounded jeweller.

"Will monsieur be good enough to see whether he identifies the jewels in these cases as his own?" asked the Prefect. The jeweller was so overjoyed and astounded by the unexpected recovery of his treasures that he fainted. The Prefect explained that his department had been notified, a few hours before, of the arrival at one of the best hotels in Paris of a young English gentleman. The traveller, unsuspecting the cur-

iosity he excited, having engaged his rooms, had strolled out and had pawned five pieces of beautiful jewelry, returning afterwards to his hotel. While he was seated an hour or two later in his room, a knock came to the door, and, opening it, he found himself confronted by a couple of exceedingly polite gentlemen who had called to ask monsieur some questions respecting himself. They were detectives; and a dip into monsieur's portmanteaux having revealed the startling fact that the young gentleman who had to have recourse to the pawnshop was possessed of jewels worth thousands of pounds, he was taken to the police headquarters for detention during investigation. He was the London jeweler-delinquent; employee.

The French detective system under the Empire was one naturally conducive to encouraging skill in the art of disguise. Attached to the department in the Rue de Jerusalem there was a spacious dressing room, with costumes, wigs, false beards, moustaches, and disguises of every description for the use of members of the force. Some of them quickly proved themselves artists who might rival the most celebrated actors in the art of making-up.

An English gentleman, some years ago, while on a visit to Paris, had a remarkable instance afforded him of their skill in this direction. He was staying with friends when his host was robbed of some bonds and jewelry, and he and the visitor rushed down to the Prefecture to lay the matter before the police.

They were shown into a little room, where a very polite, bald-headed gentleman, who looked like a superior commercial clerk, seated at a little table, listened to them, put a few questions, made some notes in a book,

and informed them that he had little doubt that all would be well. An officer, he said, would call on the robbed gentleman the day after tomorrow. The delay appeared ridiculous, but the official assured his visitors that there was really no need for hurry—none at all—and he begged the gentleman to receive the officer he should send as if he were a personal friend paying him a visit to console with him on his loss.

The detective, in due time, made his appearance. He was fashionably attired, and spent some hours with his host, chatting about all matters apparently save the robbery, while the servants waited on him as a friend of the master. Three days later one of the servants was, on his information arrested, and the stolen property found in his possession.

This detective was one of the chameleon artists. The English visitor expressing his disbelief of the power of any man to disguise himself so that he should deceive a person who had once studied him, he bet the Englishman a luncheon that he would meet him and converse with him for ten minutes without his suspecting who he was. A few days later the Englishman left Paris on a little pleasure excursion; and in the railway carriage facing him was a rascalous old gentleman, who rather forced his conversation on him. At the end of half an hour he revealed himself as the detective!

But the present officers of M. Hamard, the Chief of the Detective Department in Paris, resort to disguise only in the same degree as do our own detectives. They assume, when need be, the roles of workmen, sailors, cab-drivers, milkmen, etc. A few weeks back two of them, acting the part of road-menders, succeeded in capturing some members of the

Apache gang. The famous detective Littlechild, when at Scotland Yard, having one day despatched his work in the role of a cab-driver, presented himself as a joke at Scotland Yard, pretending that he was seeking a license for a hansom. He was his disguise and his acting of the part that he was for a long while unrecognized even by those that knew him best.

The French police are immensely assisted in their work by the liberty allowed them by the law when a prisoner is in their hands. In hundreds of cases the British detective, while thoroughly convinced of the guilt of a person, dare make no arrest because some link in the chain of evidence is missing to sustain a conviction. The French detective arrests; and by himself, and later with the aid of the juge d'instruction before whom he takes his prisoner, seeks by interrogation to extort from the captive admissions that will supply the missing information.

When Marguerite Dixhlane, the French cook, murdered her mistress—Madame Reil, in Park Lane—she

fled to France, where she was hunted down by Drusovitch, of Scotland Yard, and a French detective. Upon her arrest, the French detective, putting her in a fiacre, drove her off to prison for examination by the juge d'instruction.

While on the way, he pointed out to his charge the folly and enormity of her crime, showed the most paternal interest in her, and expressed his sorrow at her having been betrayed into committing such an offense. Dixhlane burst into tears, and the detective was himself seemingly deeply moved. He was not so overcome with emotion, however, that he could not proceed with his exhortations and questions; and before the cab drew up at the gate of the prison he had learned from the wretched woman all the details of the crime.

When Dixhlane was tried at the Central Criminal Court not a word of this confession was ever hinted at. It would never have been allowed as evidence. According to French law the detective in doing what he did was only performing his duty.

The Craven Spirit

Fain would I strive a nobler name to bear,
And write my title to immortal fame;
But fearful yet, nor willing quite to dare,
I pass my days in indolence and shame.

Strange that a soul endowed with great desire
Should but imagine, what it would obtain,
Nor find the means, nor yet the motive fire
To hew a path, to struggle, to attain.

—W.A.C.

Farming as a Business Enterprise

BY EDWARD C. PARKER, IN REVIEW OF REVIEWS.

Business methods in farming are unknown on most farms. The farmer is content to sow his seed and reap his crop without thought of the factors by which he can improve his position and sell it to best advantage. Education is necessary and the Government is doing a great deal to make farming not only more scientific but more business-like.

IN spite of the apparently prosperous condition of the American farmer, it must be admitted by any one who is a close observer of agriculture that business system and method have not progressed as rapidly in agriculture as in the other great industries of the nation. The financial prosperity of the American farmer to-day is due more to the advantages he has had in unlimited soil fertility and large acreage, in the use of improved machinery and from the appreciation in land values, rather than from successful management or the application of strict business methods. Investments in agriculture from a business standpoint are not highly productive. In many instances, farmers owning land worth from \$75 to \$100 per acre would be better off financially were they to invest their capital in city industries and work for wages at some trade.

High-priced land in the middle West rarely yields an income to exceed 6 or 8 per cent., and if interest on investment (at commercial rates) be considered as an item of expense in the farm business, the net profit will be reduced to 2 per cent., or less. Such figures do not apply to the cheap lands of the West that are "skinned" for a few years by speculators and then sold to immigrants, nor to farms that are yielding a high profit through blooded stock—they are characteristic of the average farms in the middle West. It is common knowledge among American land-lords that it is difficult to lease farm

lands that will yield a return to the owner of more than 3 or 4 per cent. What are the reasons for this condition of affairs? Why is it that investments in agriculture do not yield as high a return as investments in manufactures, transportation, and the distribution of goods?

To a certain extent, the profits in agriculture are kept at a low point by the monopolies among the interests that handle the farmer's products. It is, and always will be, a great problem to organize the agricultural workers so that they may have a guiding hand in the distribution of their products. The farmer, even in these days of the telephone and the free mail delivery, is isolated from other business interests. If he "tends to his knitting" at home, he has little time to give to the distribution of his product. Government regulation of corporations doing an injustice to the farmers' interests would appear to offer a more practical method of combating such injustices than any attempt to set up competitive combinations among the farmers. The way the markets are manipulated by the meat packers and the milk dealers is a crying shame, and demands fearless attack by the federal government. Co-operative creameries, butcher shops, and farmers' elevators all tend to remedy the conditions that force the farmer to sell at some other price than the demand price of the market, but as yet their power is felt only occasionally.

The reason for small returns on

agricultural investments lies more with the farmer himself, than with the buyer who disposes of his product. Such a statement is frank rather than critical, and a realization of actual conditions must be had as a working basis if conditions are to be remedied. The typical farmer of to-day is not as good a business man and manager as his neighbor who is conducting a shop or a small factory with an equal capital. He has not awakened to the need of special education for his children as fully as has his city neighbor. Realization of these facts during the past decade has brought about a great movement for the uplift of agriculture through consolidated rural-school education and through research work and experimentation in agricultural practices by the State experiment stations and the United States Department of Agriculture.

However, the research work of the experiment stations and the Department of Agriculture has been concerned mainly with the details of farming. Soils and their properties, the chemistry of foods, plant-breeding, variety-testing, and the breeding and feeding of live stock have all offered profitable fields for investigators, and they have been fields that have yielded quick and profitable returns. The study of farm management, i.e., the study of crop rotation and the fitting in of live stock with the field crops, the study of the farm business as a whole, the study of farm statistics and the relation of the farm to the outside world—has been neglected mainly because the study of such a problem is so complicated as to offer nothing of value except from long-time experimentation. Surely it is a worthy problem—that of analytic agriculture, studying the economics of ag-

riculture, and attempting to put it on a more business-like basis.

The layman can hardly realize the lack of system that prevails on the average farm. Drainage is little thought of on the lowlands, crops are rotated only as chance determines, and probably not one farmer in a hundred can tell what enterprise on his farm and under his conditions is the most profitable. In no other business is it likely that men can be found with \$10,000, \$20,000, or \$50,000 investments who never pretend to keep books of the business. Farmers' books are too often kept in this manner—gain, money in the bank; loss, money borrowed. The writer once argued this question of keeping books with a well-to-do farmer, who finally concluded his argument by saying, "Farming ain't all keeping books, by a long shot." Truth lies in the argument, but keeping books is not all there is to manufacturing furniture or transporting freight, and yet it must be a valuable accessory or it would have been discarded years ago.

There are still thousands of farmers in the middle West who do not follow the markets, who rarely, if ever, stop to consider the relation between prices of feeds and prices of beef and pork. Hogs are fed because "there is money in hogs," and many an operation on the farm is done according to some preconceived notion. The writer knows a German farmer in western Minnesota who has a beautiful, clean farm, and is evidently prosperous. While watching him feed his hogs one day, this conversation took place: "How old are these pigs?" "Sixteen months." "Why don't you sell them?" "Well, I don't like to sell a hog until he weighs up good and heavy." Further conversation revealed the facts

that corn was worth forty-two cents per bushel and pork four dollars per hundred weight, live weight. When asked if the pigs he was feeding were gaining enough to equal or exceed the value of the corn, and pay him for his labor, he realized that each bushel of corn had got to produce about twelve pounds of pork to yield him any profit. Knowing that his pigs were not gaining the half of that amount, he decided to sell both pigs and corn.

And often the same apparent lack of thought is seen in the methods, or rather lack of methods, followed in the rotation of crops. A Norwegian farmer in the northern part of Minnesota had on his farm a timothy and bromegrass meadow that had been laid down for many years. The soil had become sod-bound, and the crop of hay looked thin and poor. An attempt was made to induce him to break up the meadow and seed down another piece of land, but he couldn't see the wisdom of such a policy until the argument was made that it was a question whether the crop he would cut off the meadow would equal the value of his labor and the rental of the land. Statistics kept on this field deflated the farmer and woke him up. He broke up the meadow and had a magnificent crop of flax on it the next year. These cases are not unusual—they are only typical examples that show the lack of system and business principle in the Western agriculture of to-day. They serve to illustrate the great need for developing systems of farm management suited to the various agricultural regions.

In 1892 and 1893, Prof. W. M. Hays, now Assistant Secretary of Agriculture, inaugurated a large number of experiments in crop rotation at the North Dakota and Minnesota experiment stations. These ex-

periments are planned to run for twenty years at least, and the value of certain arrangements of crops in the rotation is already apparent. Yields from the different rotations are carefully recorded, and the gross incomes are being determined. The real value of a certain rotation can only be accurately measured by net profit, however, as labor and cash expenditures will vary to an appreciable extent with the arrangement of crops in the rotation.

The cost of producing field crops cannot be determined, for practical purposes, on the experiment farms, because labor is too expensive and plot-work is not comparable to field conditions. Realizing this obstacle in the path of completing these rotation studies, the Minnesota Experiment Station, co-operating with the Bureau of Statistics of the United States Department of Agriculture, began in 1902 an exhaustive study into the cost of producing field crops in Minnesota under actual farm conditions. Special agents of the Bureau of Statistics were placed in three of the most representative farming districts in Minnesota. In each district fifteen or sixteen farmers were interested in the work, and agreed to give labor reports and all cash items and miscellaneous data relating to the production of the crops. The "route-statistician," as the special agent came to be called, makes a daily visit to each of these farms and secures a report of all the labor performed the previous day, distributing it to the various crops and enterprises. Each year the farms are surveyed and a plan made showing the exact acreage of the crops, pasture lands, and waste areas upon which statistics are being recorded. Depreciation of farm machinery and harnesses, the cash rental value of the land,

the cost of man-labor and horse-labor on the farm, are all being accurately determined and worked into the general problem of finding out what it costs the farmer to produce an acre of corn, oats, wheat and hay.

For three years the work was carried on in this manner, and the statistics are now being compiled into a report on the "Cost of Producing Field Crops." As the work progressed from year to year, it became apparent to those in charge that this method of gathering statistics might profitably be applied to other lines of production on the farm. Why not investigate the cost of producing beef, pork and milk under actual farm conditions? Why not attack many of the theories of feeding and breeding live stock in the actual environment of the farm rather than under the more artificial conditions of the experiment farms? Why not collect statistics pertaining to rural sociology and to the general subject of agricultural economies? Statistics of this kind are more accurate when collected systematically and methodically than by arm's-length proceedings. Facts concerning the business of farming can be published in the knowledge that they cannot be attacked on the ground of being impractical or inaccurate. Thus, in 1905 the scope of these investigations was greatly extended.

The number of farms on which statistics are being kept has been reduced to eight in each district, but statistics of every item in the farm business are being recorded. On a number of these farms the Department of Agriculture has installed steel wagon scales to facilitate the work of weighing fat stock and taking accurate inventories of the yield of field crops. The route-statistician lives for three successive days in

every month on each farm. During this period he weighs and tests the milk of each cow in the herd, he weighs the feed consumed by each class of live stock, and he obtains the cash records of sales and expenses during the past month. Each morning he travels over his route and obtains the labor reports of the previous day from all the farmers. All these statistics are posted into a double-entry card ledger, so that the profit and loss of every enterprise on the farm, from wheat to chickens, is being determined. Other statistics concerning farm life are also being gathered that will be of interest to the student of sociology—such as the cost of table board, and the average household and personal expense.

The reader may now well ask, What practical means are available for making use of these statistics? In what manner will they influence the character of our agriculture? It must be admitted that it is an easier matter to collect facts of this kind than it is to disseminate them where they will accomplish the greatest good. More extended and better relations must exist between the farmer and the experiment station before any great change in the present systems of farm management can be looked for. New ideas spread faster in the country by example than by precept, and, realizing this, the Minnesota Experiment Station is earnestly going about the work of influencing a few of the agricultural-college graduates to replan and re-arrange their farms and become factors in their communities in this new move towards better farm management.

Statistics of this kind add materially to the funds of agricultural literature, and especially to those funds that are meager and insufficient to the needs of the agricultural tea-

cher and experimenter. The literature on crop rotation and agricultural economies is conspicuous by its absence. Methods of keeping "farm accounts" in a simple, practical manner, are being worked out from the experience gathered in collecting these statistics. The student of agriculture should be taught a system of accounts that is based upon the business of farming—a system that, while simple, will comprehend all the details. The book-keeping methods of the city merchant cannot be applied to the business of farming, and farm-boys will not take the interest in studying a system of book-keeping developed from a city business that they will where the items and details are taken from a business with which they are acquainted. Such a course as this is actually being taught at the Minnesota School of Agriculture—the simple card-ledger system, and the items used being drawn directly from these statistical investigations.

Many specific problems arise in the discussion of farm management that statistical analysis alone can solve. For instance, in diversified farming, which is the most profitable method of thrashing the grain—from the shock or stacking and stack-thrashing? Statistics on this problem indicate that stack-thrashing is best under most conditions for the quarter-section farmer carrying on a diversified business. Another mooted question is that of the advisability of shredding corn. Statistical analysis of the cost of producing fodder corn, ear corn husked on the hill, and ear corn cut, shocked and shredded, and the value of the fodder in the different crops, gives information that will allow the general conclusion to be drawn that shredding is not profitable under diversified farming conditions. Ledgers of the live-stock

enterprises are already showing many interesting figures. Here and there a herd of cows is found that is being managed at a loss, and in one district the pigs are far oftener being fed at a loss than at a profit. Ledger accounts of this kind will be examined later by men who are experts in animal husbandry, and mistakes in methods of feeding and care pointed out in such a manner as to be object-lessons to other feeders.

Four years ago, when this work was started, it was almost impossible to secure the hearty co-operation of the farming communities entered. Ostentatious antagonism was often met with, and farmers were inclined to jeer at their neighbors who were so foolish as to agree to let Uncle Sam's theorists look into their business. But this attitude is changing. In some localities farmers are actually petitioning for a chance to be included in the work, and skepticism of agricultural-college theory is disappearing. Farmers who not long ago believed they could feed fat into a cow's milk, and get mad at the creamery-man if he gave them a low test, are now selling off the poor cows and breeding those that have performance ability as revealed by the test-bottle and the scale. One route-statistician, having an unusual amount of initiative, has organized a lyceum among the farmers in his locality that meets every two weeks. Debates among the members are arranged, and public speakers are brought before the farmers occasionally to discuss current topics of interest to them. He has also organized a magazine club among his farmer co-operators and interested them in the movement for "good roads."

The bringing together of agricultural theory and agricultural practice is a vast undertaking, and he who

believes that all practice is underlain by theory cannot help but be impressed that in the work of extending the theories of agriculture this

new method of establishing statistical routes in agriculture communities is a wise and useful move to that end.

The Best Remedy for Weary Brains

GRAND MAGAZINE

Opinions differ as to what is the best way to occupy the brain after hours of stress and strain upon it. It is probably the favorite remedy of the largest number, but then there are people who can list a long list of other remedies which would consider equally efficacious. We reproduce a few of the opinions given by various celebrities in the Grand Magazine.

THE Archbishop of Canterbury: "At one time," says Mr. Arthur Sheppard, private secretary to the Archbishop, "Dr. Davidson, who works now on an average sixteen to eighteen hours daily, much of which is committee work of an exhausting character, used to enjoy a canter on horseback, but now he rarely finds time for such exercise. At college he was an expert in the game of squash racquets, and sometimes now, though rarely, he is prevailed upon to take a turn. It is a wonder to many of who know the amount of the Archbishop's work how he accomplishes so much without more or less regular exercise. The best change that he recently experienced was his American tour, though this meant to him a somewhat heavy programme of engagements on the other side."

Rev. R. J. Campbell, M.A., of the City Temple, says: "I love a horse, and when at Brighton my horse knew my step in the stable and would follow me about. At that time a canter across the Downs provided me with the recreation I needed, and restored me when I felt overworked. Since living at Enfield I have not found opportunities for indulging in horse exercise, and, owing to the distance from the City Temple, I find it necessary to motor. To me, motoring is a

most exhilarating exercise, and I enjoy the rapid movement through the country roads. Another relief to me, who have to spend so much time in the study, is the outdoor life I live at Enfield. After long and close application to theological themes I can obtain the recreation I stand in need of by a turn through my small farmyard or glass-houses, or a game of bowls on the lawn."

Dr. Hermann Adler, Chief Rabbi of the United Hebrew Congregation, says: "I have at all times found reading to be the most effective and delightful restorative for a tired brain, and though an omnivorous reader in German, Hebrew, Oriental, and other languages, usually choose books of a theological, historical, or literary character rather than one of lighter tendency, though, occasionally, I may interpolate a novel or two. As far as possible I make my annual vacation a complete rest for brain and body, though I never engage in any outdoor sports, such as golf. I can appreciate an occasional cigar, but invariably turn from the strain of executive, preaching, and public duties to my library, and then preferably to the collection I possess of MSS. and printed books in Hebrew literature."

Dr. Clifford says: "My day is us-

nally divided into two or three definite portions. The whole of the morning until twelve o'clock is devoted to study, except when I am away from home. From twelve to one I usually spend in the Park, walking at a quick pace along the pathways under the trees. This I find a great relief and a most pleasant recreation. Following lunch I obtain, as a rule, a rest and sleep upon the sofa. Nothing so completely restores me as a nap. My family safeguard me from interruption for half an hour or so whilst I curl up for a sleep. I can sleep almost anywhere. The longest railway journey never tires me, providing I can secure some sleep. When I take engagements to speak at meetings in the provinces my hosts usually arrange facilities so that I can obtain my midday nap. When this is secured I am ready for the evening meeting. If I experience difficulty in obtaining my ordinary amount of sleep it is a warning to me that I am not in my usual state of health. At one time I used to take horse exercise and experienced great relief in consequence, but in later years walking has proved my best recreation. When at college I was fond of jumping, and even now, though nearer seventy than sixty, jump upon the parallel bars as the opportunity occurs. A mental relief is novel-reading. I can appreciate good fiction and do not hesitate to preach upon the subject of a novel."

Dr. Haig Brown, long headmaster of Charterhouse, has something particularly interesting to say: "I hold that so long as life remains in the body, 'the brain'—i.e., the centre of mental activity and bodily sensation—wherever it may be situate, never tires. It works incessantly. During waking hours it is closely connected with the physical nerves of the body

and does the work of the engine which drives the train of thought and sensation. In the hours of sleep the engine is detached from the train—i.e., from the nervous system—and consequently ceases to act upon it, but it is still actively engaged in a process called unconscious cerebration. That the activity of the brain continues during sleep is shown by our experience of what happens on the border line between sleep and waking. In those few moments its connection with the physical nerve system is only imperfectly renewed, and from the imperfect renewal results the grotesque fancies we call dreams, which, despite of their imperfection, seem to prove conclusively that 'the brain' has been working during the hours, but that its operations have remained unknown, owing to its detachment from the nerve system. But the physical part of our system is exhausted by the constant work of its registration of the activity of 'the brain' and by the efforts made to give effect to this activity. Some have sought a remedy for the exhaustion from overwork in the adoption of a different line of intellectual activity, but such a remedy can hardly be effectual any more than we could cure the fatigue of limb resulting from a long walk by traversing a different road. Others have tried to find refreshment by strong physical exercise. This, again, must be a failure, for if the theory advanced at the beginning of these remarks be correct, it is the physical system that requires rest, because it has already been overtaxed by the tyrannous demands of 'the brain.' It would seem that the remedy must be sought elsewhere. So far as my own experience teaches, it can be found nowhere but in an appeal to 'tired Nature's sweet restorer, balmy sleep.' During the

time of my life when my labors were heaviest I formed a habit of commanding sleep, and I have often found that a brief slumber, sometimes of not more than a quarter of an hour, refreshed and restored the weary powers to a remarkable degree. It is said that the first Napoleon exercised such a power of will, and no doubt many persons of less distinction than he have used it. They have found that the temporary detachment of motive-power of 'the brain' from the nerves, with which it imperiously acted, sufficed to give new vigour to the system and enable it to make further effort. The theory of detachment here indicated is no novelty. There are many scattered kinds of it in the poetry and philosophy of all ages. Ovid, in his 'Metamorphoses,' speaks of rest of 'the brain' (animi) which soothes the spirit worn out with the work of the day and recreates it for fresh labors. Pliny, in his 'Natural History,' tells us sleep is nothing but the retirement of 'the brain' (animi) into its innermost self. Such illustrations might be multiplied."

Mr. Frederick Harrison: "Brains differ; so do temperaments, habits, resources, tastes, age. What rests one man kills another. What cheers one wearies the other. Preliminary questions are: How much—in what way—is your brain tired? How long can you rest? What can you afford? What do you like best? If seriously fatigued, consult your medical man: if slightly, take up what you enjoy. The only general specific is change. I have all my life taken care not to tire my brain. If I ever did, I would travel to Japan and China. But few people can take, and some dislike, a voyage. Many over eat themselves and soak themselves silly with tobacco and 'bridge.' "

Dr. W. H. Fitchett: "The best recreation, for a tired brain I find to be, not cessation of work, but change of work. When I am tired, for example, with platform work—lecturing or preaching—to sit down at the desk and do a bit of literary work is a change which has almost the effect of recreation. Or, if the brain has grown tired with historical research, to take a plunge into a novel or a hook of travels is rest. But the best tonic for a tired head is some physical exercise in the open air and the very best form of such exercise for a middle-aged man with overstrung nerves and a tired brain is golf. Solitary golf is better than a foursome; an afternoon spent in a wrestle with hoggie is a sort of nepenthe to the brain."

Sir Gilbert Parker, M.P.: "I should say that in every constitution having its own idiosyncrasy there is some particular recreation which suits it best. For myself, I find refuge in a variety of recreations, and plead guilty to the antique shops, to music, to reading, and to golf; and I think I would have the reading supplemented by the antique shops and the golf supplemented by the music. I cannot confine myself to one recreation as the best stimulant to the tired brain."

Sir Wyke Baylis, President of the Royal Society of British Artists, says: "My idea of sport and games is to be found in something I wrote six years ago, when I said: 'There is one thing I like to recall, and that is my skill at chess. Chess was always a delight to me, and I greatly wonder that so few players are found among artists. Ruskin was a great lover of the game, as have been many of the most distinguished men of letters. Turning as it does on such high faculties of imagination, analy-

sis, synthesis, the chess-board should be found in every studio. In this, also, as in everything else, my father and I were chums, and, while still a child, I could beat everyone I knew but himself. Staunton, who was a friend, could give me only the smallest odds; he could not give me the odds of playing without smoking his pipe. I could easily play half a dozen games simultaneously without seeing the board. Now, for the merchant, who has no cares when he leaves his office; for the parson, who has nothing to think about but his next sermon, and doesn't think much about that; for the lawyer or doctor, who learned all they wanted to know in the days of their youth; for the Parliament man, who has only to stand in the Lobby and feel which way the wind whistles through his brains, it is all very well to take life easily, to sing or dance, or go to the theatre, or play tennis, or take a boat up the river. But for the artist, who never can lay the ghosts which haunt his brain—who, day and night, and night and day is seeing what no one else can see—visions that he is striving to crystallise into beautiful and permanent shapes, who wears his life out in honest work that makes the brain sweat; for the artist, I say, some quiet, simple, easy, un-fatiguing, refreshing recreation is needed, and I find this in chess. To these views I adhere to-day in every particular. They are as true now as six years ago."

We will now give the opinions of two practical men of business:

Mr. George Jacob Holyoake says: The first restorative for a tired brain is sleep, if the owner of the brain can get it. Newness of scene—if that be possible—is refreshment. To an active mind doing nothing is only another form of weariness. New oc-

cupation is exhilaration. Change the thought by books of entertainment, or music, or agreeable society—but not too much of anything. If a person is a cereal-eater a little meal will be useful; if a meat-eater cereal will be helpful."

Mr. W. N. Whympere, Secretary of the Corporation of the Royal Exchange Assurance: "Sleep is the obvious answer. Probably 'amusement' is meant, however, and then the amusement of younger days is hardly likely to be the recreation suitable to a maturer age. Speaking for myself, I should say that, having more or less successfully kept my bodily frame as vigorous as possible, I can find relief from the strain of work in lawn-tennis, squash racquets, and in shooting and fishing. The last is certainly the greatest help to me when brain-weary; a few days among sea trout on a Condemara loch invariably produce a state of 'world-forgetting' which enables one to feel no annoyance in thinking one is by the 'world forgot'; and then you are nearly ready for work again."

Sir Michael Foster, M.P.: "Sleep is the best and truest recreation, or, rather, recreator of the tired brain; but we can't always command sleep when we need it; and, moreover, some of us, at least, who enjoy being conscious, are unwilling to add to that great sum of unconsciousness, that sleep, which, in one sense, robs us of nearly one third of our lives. We seek some means of resting only that part of the brain which is tired, without driving consciousness away from the whole brain.

"The essential point of such recreation is that it should be sufficiently interesting, sufficiently exciting, to keep away from the brain all those thoughts which had previously

tired it. Hence, mere mechanical exercise, the dull grind of a 'constitutional' walk, is inadequate. There is not enough in the walk to drive away the living thoughts; besides, exercise itself, especially if heavy and prolonged, itself tires the whole brain—the already tired parts as well as the rest. Exercise may have an indirect beneficial effect on the whole brain by helping to neutralise the errors of digestion and nutrition which come from the tired brain, but,

even for this, heavy work is undesirable. The best recreation, then, is some light work which takes away the mind altogether from the work that has tired it. I myself find this in gardening. Amid my flowers, 'the cares that have infested' part of my brain, 'fold their huds and flee away.' I forget all about them for the time, and, meanwhile, find in the muscular work to which gardening invites me all the indirect benefits of light exercise."

The Second City of the Empire

BY WILLIAM HYDE, IN FALL MAIL MAGAZINE

William Hyde is an artist and he describes the great city of Liverpool as only an artist or a poet can describe it. His pen pictures the city's scenes, its buildings, its shipping and its people in words that charm and captivate. In the Fall Mail Magazine, where the article appears in full, he has enriched it with a number of paintings that add greatly to its value.

IMAGINE a pool—an inlet of the sea with something that grows in a natural manner at intervals on its margin, that increases until it forms a fringe where land and water meet; imagine a growth spreading inland from this, which sends out strings and veins farther and farther still, and you will have in analogy the history of Liverpool. First a dock (the first with flood-gates in Britain); then another, then more, then a fringe of docks, and at the present day over seven miles of magnificent engineering, where the largest ships afloat are daily handled with all the known forces of mechanical science, forming one of the greatest seaports in the world.

The volume of its trade is enormous, and is increasing; cotton, corn, wool, timber and cattle pour into the port. The raw material of the food and clothes of Britain is thence conveyed by a veining of railways and

canals as the life-blood of its trade. Humanity in a great range and variety flows through the streets and wharves of this world-port, from half-barbaric Russian peasants in sheepskins to the latest type of luxurious feminism from American cities. On a Summer morning the first impression is that of movement and activity; as the sun shoots its rays down the broad streets sloping to the river, modern house-fronts, gilt lettering, plate-glass shop-windows, glitter in the sun. There is a curious eagerness in the quickly moving people, more rapid and intense than in the busy streets of London. Electric trams keep one's faculties on the stretch to avoid them, as they whirl through the streets. An electric railway runs overhead, with a sequence of trains passing every dock. There are railways under ground, under water; and these visible and invisible have over a hundred stations

about the city. One feels breathless, eager, with a sense that a net has closed about one; that individuality, feeling, sight, have been captured by some skilful combination of wires and rods.

But what is this? While the senses are occupied by the mechanical activity in the streets, one is suddenly confronted with— A part of ancient Rome? A smoke-stained Grecian temple? Is it the grandeur and dignity of the ancient world? Here! in a web of mechanical wires and lines! In an isolated space a vast grey temple portico rises up from flights of steps, rigid in massive simplicity, dark, portentous, whose Corinthian columns reflect only sombre tones, which seem to have a hypnotic power as one looks on them. It is no fantasy. It is St. George's Hall, one of the chief glories of Liverpool. More impressive than beautiful, there is no other building quite like this in Britain.

It seems that here a hard-headed, intellectual people are paying perhaps an unconscious tribute to a past ideal, with the incarnate desire that is in all humanity for expression through art; though one of the great liners in the pool below would carry the freights of an antique fleet, and one of their hydraulic cranes would swing a Carthaginian argosy as a child swings a toy on its finger.

Around this isolated mass of Greek architecture are others of similar but less degree, which contrive to keep up the analogies of forums, capitols, parthenons: a tall column with a statue of the great Duke of Wellington; and the Walker Art Gallery, a fitting casket for the many jewels of British art within. There are civic buildings, besides, of law and government, with a museum and the rest, all detailed by many guides. Gathered about

these are the statues of men who gave, who led, who governed; men whose benevolent instincts caused them to wonder whose wealth they had acquired, and how some of it could be employed to help the imperfect human law between man and man.

In these Liverpool streets the eye is seldom unoccupied with some kind of Palladian or pseudo-classic erection—domes, or porches, or fronts appearing generally above the grey and smoky vistas.

Those most potent magisters, the Mersey Dock and Harbor Board—the commercial equivalent of the ancient Venetian Council of Ten—the committee of experts who control the docks, are building a palace which will overlook the most characteristic and historic spot in the city—the Pier-head and Landing-stage. Thus, the oligarchy of Liverpool may look out of their English Renaissance windows on the scene of the city's early struggles with the currents of a storm-beaten estuary and the drifting sands of an insecure anchorage, with the complacency of one who "has had losses," but who has since grown rich, and has "everything handsome about him."

The romance of trade has few examples to equal this rise to wealth and importance of an obscure seaport, engaged only two hundred years ago in a small carrying trade.

On the opposite bank of the Mersey is Birkenhead, a youthful rival to Liverpool, but steadily creeping up in importance. Here are immense docks, cattle landing-stages, lairages, and ship-building yards where come naval ironclads, ocean liners and canal barges; one of the most complete ship-yards in the kingdom. Right up the Cheshire bank of the Mersey are groups at intervals of

docks and shipping, with a famous anchorage for Atlantic steamers. At Eastham the Manchester Ship Canal begins, at a tremendous piece of engineering, costing about £14,000,000. Three large sets of locks regulate the inland waters and tidal water from the sea, railway bridges swing across on pivots, ocean steamers pass up and down between them.

Fringing one of the ancient pools, dammed up by stone embankments, is Widnes, a conglomeration of all that is abhorred by idealists, and not without cause. The smoke that trails from the chimneys of this nest of chemical works is of full volume, many colors, and curious flavor. One looks at it from the calm reaches of the canal with a sense of awe, and wonders if these alkali works are not colonies of demons and spirits from the underworld.

But not the most potent spirit here is that of science. The powers evoked form essential ingredients for the present age, and this patch of tall chimney-shafts, looking like a rank growth of fungi on an evil spot, is one of the pieces of the world's chess-board on which men and nations are playing an endless game until the mysterious destiny of the human race is accomplished.

A great ship lies here in the Mersey, an instrument of fate to thousands, to whom the far-off lands beckon, for the blue Peter is flying. In the core of the vessel where its heart beats, in the centre of a ribbed and riveted iron shell, lie the cylinder and piston which conquer the oceanic distances; for an invisible but mighty force, the human intellect, has bound down fire and water by ringed and tempered metal to move them at will. Beyond, through iron doors, one sees the half-nude, coal-stained figures of the guardians and feeders of the mys-

tic element that glows behind a range of furnace doors. That glittering steel arm, the piston, now at rest, is a symbol of the modern spirit. Every stroke it makes means some degree of wealth to different degrees of men, and those silent, watchful, lithe figures about it are bound with it as links in a chain of necessity, one end of which is in the stifling stoke-hole of the liner, and the other, through link upon link of varied interests, is in the merchant's palace.

Built around this beating pulse of force is a maze of multiplied contrivances, for convenience, for luxury; a floating hive of close-packed cells, where for a little time is gathered together an epitome of mankind. Here, in close touch, but still divided by invisible social distinctions, are the careworn man of wealth, the astute emissary of great corporations, the distinguished soldier, the trader with his samples, the eloping adventurer, the skilled mechanic, the social failure, the Ambassador of State. Here are heavy-faced peasants from the sighing pine forests of Northern Europe; and the blue-eyed, sweet-faced woman of English pastoral life. They are all ticketed and numbered, and endowed with the right to some little cell in the tier upon tier of passages and cabins in this hive.

Up above the bustle, watchful and serene, is the commander, whose finger is always on the pulse of the leviathan machine; surrounded by his pilots and officers, one of whom speaks through a large cone, and as he speaks, the answering signals from the tugs' sirens keep the air in a constant vibration, with hoarse, half-musical sounds. And then, as gangway after gangway is withdrawn, and rope after rope cast off, the great sea-monster throbs, smokes, groans, and shivers, is awakening to life.

lines of faces look down to the landing-stage beneath them, lines of faces look upwards, that may never look in each other's eyes again. Pale are some, rigidly staring others. There are tears, cheers, trembling hands, a fluttering of farewells; then hell-sounds strike the ear, the blue Peter comes sliding down, and the great ship slowly wears out into the wide estuary, pointing westward, hearing hopes and fears down the river into the gateway of the ocean, where the great steel arm begins to work, restlessly, resistlessly, day and night, till it reaches another shore. Soon the whole disappears in the haze of the setting sun, a speck that has vanished in a great ocean, a symbol of all our lives.

A familiar incident this at the Landing-stage, a stage of many dramas, making chapters in the unwritten story of humanity. It is a nerve-centre of the city's life, the scene of incessant movement and changing interest. Steam ferries crowded with passengers come and go every few minutes. Merchants, clerks, laborers, shopmen, fresh-looking girls, school-boys, pour across the gangways. Glistening seagulls whirl about them, and the distant clang of hammers beating on the opposite shore, with the hoarse roar of steamships' signals, makes an incessant undertone of sound. Business and pleasure jostle each other. Here are the steamers crowded with holiday folks from the industrial districts, bound for Wales, Ireland and the coast resorts; a laughing, chattering crowd, with the flushed, excited faces of children, of woman, many showing their Celtic descent in an exquisite refinement of feature and beauty of expression.

Behind the fringe of granite quays and docks on the bank of the Mersey runs the overhead electric railway,

high above this panorama of maritime success. For a few pence one can travel to and fro, a moving and excited spectator of the varied life below. Beneath, the iron monsters are lying in their berths, idle, expectant, disgorging or absorbing as the time heats; they look like inanimate Gullivers tied down with ropes, with Lilliputian figures about them, patting them with hammers, painting them with brushes, and filling them with endless packages.

These beings occasionally swarm up the railway stairs into the rapidly moving trains. A stoker, glistening blackly, gets into the carriage.

Pointing to a great steamship, crowded with human forms, far out in the haze of the Mersey, I ask, "Is that the 'Campania'?"

He shades his eyes with his hands. "Yes," he replies; "she's just in."

I ask a few more questions, and terse intelligent replies are given in a delightful North-country accent. The names and history of these ocean monarchs are household words; their birth on the Clyde or Tyne, their length, tonnage, horse-power, the meaning of their flags, are all related between the puffs from a caddy, as a man reckons up his family.

Another man enters (Scandinavian descent, a tarry blue-jacket, with knotty hands). Pointing to a sailing-barge being warped out of Brookbank Dock, I ask, "What is she doing?"

"South America for timber," is the reply.

"That seems an old ship for an ocean voyage. Do these come back here?"

"Sometimes," he replied, with a curiously significant glance.

"Will this one come back?"

"God knows," he said.

The two words were spoken quiet-

ly; but they matched his clear-cut northern face, and contained all the secrets of the sea.

A little further was a small crowd of figures in one of the older docks, just inside the palings. I had but a glimpse, but it will last for years. Lying flat on the edge of the granite quay was a something, partially covered by a sack. Two high seaman's hoots projected from it, glistening and wet, and a dock policeman standing by it kept back with his arm a group of laborers. Yes, God knows!

On the land side of the railway are long, grey vias, running up between tall warehouses. Each flashes some glimpse of meaning, too stern, too utterly utilitarian to be called ugly, with a background of factory shafts, grimy railway arches, gasometers, and the slated roofs of the people—seven miles of "the blessings of civilization." At Hereulaneum Dock I descended and wandered into details. I made my way cautiously over the narrow bridges on the giant flood-gates into a world of cranes, massive masonry, twisted cables, chains, and anchors. I saw huge propellers hanging in the air above me with the bottoms of steamers; afraid instinctively of being crushed, yet ever fascinated by the situation.

The faces of men of all nations greet one, looking over the sides of vessels, looking out of sheds, cabin doorways, grouped about pier-heads, all kinds of men—deck-hands, mariners, laborers, dock officials. Everywhere are lorries, trolleys, railway trucks, on roads, on lines (one meets a whole train in a street, with a man ringing a bell in front of the engine, as though it were lost and he were the town crier). One dock is a haunt of peace, another frantic with excitement; a gamut of sounds roaring

there from ship's syrens and curious muffled sounds of steam.

On a lorry drawn by three horses there comes a load of draggie-tailed hales, bound by iron bands, an uncanny-looking mass of dirty, white, drifty, shifty, vaporous-looking stuff—raw cotton! Out of this unsubstantial material huge industries are built. It left an odd sensation as it passed, for like a phantom it seemed to reflect no light. As I felt my way about I met it frequently; it drifted about in wisps and wraiths, prevailing everything like a spell. I found it piled in countless bales in sheds, coming up out of dark holds, swinging high overhead on cranes, overflowing from lofts, and drooping down from their doors in streaks. Then I found grain, also piled in heaps, lit up by gleams of sunlight through open doorways, and hidden in gloomy shadows of wharves and warehouses, brown and golden studies of light and shade. I found men shovelling golden maize into sacks, men dragging hales of wool, rolling barrels; men sitting on these, men with the thin yellow face of poverty, some eating scraps of food.

I watch a long column of men gradually being paid wages at the little window of a small shed; they keep in queue, and take their share of the wealth about them with a curious gravity. From behind a gate I watch them, unseen, with an ill-defined sense of resentment: the impression they make is always of something grey—grey faces, grey clothes, grey hair, grey life and surroundings; the young and the old are stamped with it. As they pass across a streak of sunlight, their heads and faces are thrown into hard light and shade; they are like a series of Durer studies, and some exhibit the marks of a high race, yet this strange riddle of existence can-

not be judged by appearance. The whole of this complex materialisation is involved in a web of paradoxes: one looks from these grey workers to the huge warehouses, which now seem not unlike Norman castles, but their solid walls, their iron-ribbed floors with tons and tons of wealth, are mostly the outcome of a thin vapour—steam. Most of the wealth of Lancashire rests on the light airy gossamer which the cotton-seed grows; great cities, solid visible possessions with births, deaths and marriages in them, rest on "trifles light as air." One feels it personally as one creeps on a narrow slip of quay between the iron walls of the liner's side and the stone walls of the warehouse, over six hundred feet of compression with a ribbon of sky above; here men, steam, cotton, are bound down under enormous pressures to serve the purpose

of someone or something, and even to be gambled with.

Standing on the Landing-stage at Liverpool one may see, amidst the glimpses of its shifting drama, hints of other things—some lovely profile, with the Celtic dower of beauty, some glance of eyes expressing the mystery of nature's solitudes in their depths. Just at hand is a glistening bank of sand, at low water the haunt of screaming gulls; and one may vision out of it the reed beds, the pale gleaming waters of a grey sea-marsh pool, and the solitude of its mysterious past; and thus one may for an instant look through the substance of the material world, and this mechanical life of monotonous baste, with a touch of death in, when the hoarse roar of the machinery of necessity is for an instant silenced, and one hears only a still, small voice.

The Americanization of Paris

BY ALEXANDER HUME FORD, IN THE WORLD TO-DAY

The American colony in Paris has reached such proportions as to be of considerable commercial significance. Nearly every province, American delicacies that are found in Paris and a fashionable French law has brought it about that many features have been built there. Shops in which American goods are sold dominate the business streets. Life insurance companies have erected, in business buildings and even American newspapers have Paris offices.

THERE is a permanent American colony in Paris as large as the metropolis of many a southern or western state. In the Summer time and until late Fall, the heart of Paris, the very centre of France, is more American than French, and the predominant language spoken within sound of the Grand Opera House is English with a nasal twang, while within the great marble edifice itself, an American prima donna holds forth at the head of the French company of

singers. In fact, the American invasion is apparent in almost every part of the gay French capital.

Jane Noria, wife of the American secretary of the chamber of commerce in Paris, has, for some time, been the favorite Marguerite of the Grand Opera directors and the public. At the Moulin Rouge, the most famous resort in Paris, "The Belle of New York" has had a long run, and the American cake walk—or "cak-walk" as it is called in France, has been the rage for several

seasons. The penny-in-the-slot phonograph parlor has revolutionized Paris—and thereby hangs a tale.

When France awarded the Volta prize of \$10,000 to Alex. Graham Bell for his invention of the telephone, that astute American spent every cent of this sum perfecting the phonograph, and the company organized to exploit its marvels secured an entire building on the Boulevard des Italiens; here the Parisiennes were invited at a penny apiece to listen to their famous singers, speakers and actors. The penny-in-the-slot idea took like wild fire and the American phonograph parlor gathered in thousands of francs per day. An American company was trying to make its way supplying Paris with electric lights, and the phonograph people joined hands with the new enterprise. Of a sudden one evening the building on the Boulevard des Italiens glared from garret to basement with a perfect blanket of electric lights. All Paris turned out to see the show and a regiment of gendarmes was detailed to keep the crowd moving. The prodigality of the American store was first denounced, then imitated, until the boulevard blazed with electric lights from end to end, and Paris by night became as bright as upper Broadway during the theatre season.

A nephew of President Garfield is the chief engineer of the Thompson-Houston Electric Company in Paris, and other Americans are in charge of the Westinghouse plant in the French capital. These two Yankee concerns supply the light and electric power of Paris; moreover, the trolley system is American, and the electric locomotives that haul passenger trains into the greatest depot in Paris do so over twelve miles of

Yankee-built electric railway, while the electric cars that take tourists over Paris, to and from the tomb of Napoleon, are American, and operate over rails and equipment brought from Yankee land. Even the magnificent automobile coupe of the American consul, bought at a French factory, turned out to be more than half American, every part of its motive machinery having been imported direct. There are two American automobile factories in Paris, and in all electrical work the French depend upon American genius for the initiative.

In the building of their houses the Parisiennes are beginning to adopt American ideas. The Countess de Castellane imported her marble palace, piece by piece, from American quarries, and the newer hotels are advertised as "American" in every respect. American plumbing is the only kind known to the Parisiennes, and our Harlem flats are being imitated most accurately. Radiators of American make heat the great apartment buildings. The Government encourages the adoption of Yankee ideas in the reconstruction of Paris, and quite recently decorated the office building erected on the Boulevard des Italiens by a New York life insurance company, and relieved it of taxes because it was the finest business building in Europe. Not only that, but the Paris representative was decorated with the Cross of the Legion of Honor, a decoration given almost at the same time to James Hazen Hyde, not because of the Cambo dinner, but because the insurance company he represented had bought and owned more French Government bonds than any one corporation in the world. The three great American insurance companies

own an immense area of property surrounding the opera house. Already the Americanization of the Paris office building has begun.

The newer office furniture of the Parisiennes is, of course, machine-made American, but in the previously mentioned American insurance building on the grand boulevards, there is a commingling of French and American ideas which is rapidly becoming typical of the entire capital. French thrift and Yankee enterprise greet you as you enter the gorgeous entresol. There are the Yankee elevators, lifted by electric power from an American plant, but there is no starter, nor is there any one in the elevators to operate them. In surprise you enter and sit down, at once the doors close and automatically the electric power is turned on. You press a button before you, indicating the floor at which you wish to alight, and up you go. Automatically the elevator is stopped at the right exit, the doors slide open and you walk out; when the doors close behind you of themselves the elevator obediently descends and the current is turned off, not a volt wasted, and no elevator man's wages to pay. In the offices of this building there is Americanism run riot, yet it is all so subdued by French art that the spacious rooms of the vice-president and general officers are considered by Frenchmen the most superb palatial business saloons in the whole world, and they are the pride of France. There is certainly nothing in New York quite so tasteful and at the same time resplendent with solid polished mahogany and priceless Turkish rugs as this bit of commercial America in luxurious Paris.

It seems almost a bit of impertin-

ence that American newspaper buildings and offices should dominate the chief sites of Paris, relegating the great French journals to the back-ground and rear streets, where they are printed on American presses and with type set up by Yankee typesetting machines. There is one New York daily published in Paris, and its building is the most frequented on the Avenue de l'Opera. Facing the opera house itself, on the most conspicuous corner in Paris, is the spacious office of a Chicago daily, and opposite the Madeleine is the Paris home of a Brooklyn afternoon journal that supports an American lounging saloon which is the most home-like place in the French capital.

The famous Avenue de l'Opera is almost as American as it is French. Yankee dental parlors occupy whole establishments and their "touters" are as numerous as on Sixth avenue, New York, or State street, Chicago. Tiffany has his great display on this avenue; the American consulate occupies a place in one of the numerous American life insurance buildings on the main French thoroughfare, where whole stores are used for the sale of American shoes, and almost a block for the showrooms of an American camera concern. A gorgeous bookstore, outvying any in Paris, attracts the stranger to Brenano's, and everywhere one recognizes the names of American firms that have crowded out Frenchmen in their own capital.

The foreign headquarters of "The machine that writes," are located on the Boulevard des Italiens; here the French maids and youths are taught shorthand and to use the typewriter, although the American idea of employing female stenographers is just beginning to gain ground, as is the

Saturday half-holiday, which has been inaugurated by the American concerns in Paris and is rapidly spreading to the French houses. The American shoe, however, has made a complete conquest of Paris, and several factories for turning out Yankee shoe-making machinery have been built in the suburbs. As it is, every machine-made shoe in France pays tribute to American stockholders, and the American shoe store stares you in the face everywhere in Paris.

There are Americans in Paris who live exactly as they do at home, and there are other Americans in Paris, some of whom have resided there for thirty years, who are not aware that any American commodity can be purchased in the French capital, although they unwittingly patronize Yankee products every day they live. It is said that the Frenchman will never take to the American folding bed, but certain it is that he is quite content to be awakened by a New England alarm clock, and in the Americanized flats he may now take a morning hot or cold bath in a Yankee tile bathtub rather than buy his hot water from the man who sells it on the street and brings it upstairs—tepid—by the pailful. If the signs on every dead wall of Paris are to be believed, the Frenchman is becoming acquainted with our breakfast foods, and certain it is that he reads a newspaper printed on an American press, rides on a Yankee trolley car to his office furnished with American furniture, dictates his work to a Yankee typewriting machine and signs his letters with a Connecticut fountain pen. At lunch it is doubtful if he is not served some of the chilled or canned beef we now send to France in large quantities, and it is pretty certain that his

wine is blended with the very claret of California. The only mixed drinks available are at the numerous "American" bars, and for the teetotaler there is the American ice cream soda which has at last invaded the candy stores of Paris. In fact, one becomes Americanized in Paris without realizing the insidious fact.

Paris shop windows, once the wonder of the universe, decorated semi-annually by high-salaried past masters in the art, are now restocked weekly by indifferent clerks, that the American visitors may see the great variety carried in stock. The one beautiful attractive window on the Avenue de l'Opera is that of an American sewing machine company. Behind its immense plate glass windows are gems of tanestry worked on the American sewing machine. In window lighting and decorating the American firms in Paris now set the pace for the Frenchmen.

Not so long ago London was the headquarters for all things American. Nowadays, however, various German and Mediterranean lines carry the tourist direct to the mainland and the little island off the coast of France is forgotten by the sightseer, who has but a limited amount of time at his disposal and is anxious to reach Paris, and loath to leave it. Moreover, the business houses have discovered that Paris is one day nearer all Europe by mail than is London. The American express companies began the exodus by changing their head offices from London to Paris, and the life insurance companies finding they could secure one franc of business in France for every dollar of American business, followed suit, and then to encourage the movement, the French passed a law that no patent would hold good

in France for more than two years unless a factory for the manufacture of the article patented was erected on French soil. No such law exists in England, so there was a rush of American manufacturers to Paris. To stand within the letter of the law, factories for repairing sewing machines, typewriters, typesetting machines, electrical devices, and every kind of Yankee-made tool, began to spring up in and about the French city, while in its centre, office room for the Americans rose to a premium. At a radius of a mile from the opera house there is a circle of American factories and repair shops in Paris, and another nearer the fortifications; but it is beyond the walls that, north, east, south and west, regular working men's suburbs are springing up about the Yankee machine shops in which are invested millions upon millions of American capital. The Westinghouse suburb hears the French equivalent name for "Braketown," and instead of exciting any jealousy, the American invasion is looked upon by the Parisiennes as a godsend that causes Yankee dollars to flow into their pockets.

The American managers sometimes have interesting encounters with their French employees. At one great Yankee manufacturing plant on the outskirts of Paris, the brisk young overseer from Ohio announced in his best French that the factory bell would ring for five minutes at nine o'clock every morning and that any workman not within the gates at the last stroke would be shut out for the day, and if he repeated the offence he would be warned and the third time dismissed. There was an uproar, such as only occurs in a French workman's village, but the American was firm and, moreover, he

refused to permit his hands to begin to wash up at five thirty; they were kept at work until six sharp, and fined for every piece of material they wasted. It was not the French way, and they protested, but when Saturday came around and they were dismissed at noon with a full day's pay, there was nothing they would not do for their beloved American manager. They are quite willing now to adopt Yankee methods, even to the training of each workman to make but one small part of the machinery in hand. The new Yankee labor-saving devices were always a puzzle to the French artisans and their ineptness never became as nimble as those of the American workmen. But when the labor-saving machinery was disabled it was found that the French workmen, with the most ordinary home-made tools, could turn out the most delicate work, while their Yankee comrades, accustomed only to use the latest devices and cut out but a single piece of machinery, were at a loss. The American managers are now compromising, and adopt both French and Yankee methods, with the result that better work is turned out of the Franco-American factories than from any other.

There is one point at which the French draw the line, and refuse to be Americanized. In no French or American business house or factory in Paris is water taking the place of wine at the lunch hour. An American express company boasts of owning the only water cooler in France, and the French customers look at it in wonder, or turn the cock to wash their hands, but as for drinking water — never! And the Americans in Paris very quickly fall into the same habit.

Perhaps the most interesting phase of the American invasion of Paris is the attempt of some of the daily newspapers to introduce advanced Yankee ideas of journalism. That Paris is not yet ready for such a radical change is evidenced by the fact that several of the leading French journals are set up in a single large room where a number of girls are taught to use the keyboard of the American typesetting machines. Should the wrong editorial slips be handed out to these industrious young women, all Paris might be set by the ears, for the forms are made up here under the eye of the American manager and sent to the various French newspaper offices, or run off on a press in the adjoining basement and the papers delivered in bulk to the publishers. Until a sufficient force of American correspondents in Paris learn the French language

and man a Paris newspaper, the Parisiennes are not likely to acquire any accurate knowledge of the power behind an up-to-date press.

More and more rich Americans are making Paris their second home. For social battle they spend the gay season in London, but Paris is their resting place. During the pleasant Summer season the city puts on its holiday garb for the benefit of the hundreds of thousands of pleasure-seeking, money-spending Yankees who support its hotels and shops. The American merchant, not to be outdone, has established himself firmly in Paris, so that, taken all in all, certain sections of the gay French capital are becoming at least as American as polyglot New York or Chicago. The Americanization of Paris is as real as the Americanization of New York, for until late Fall, at least, both cities are deserted to the foreigner.

Traps for the Charitable

BY G. SIDNEY PATERNOSTER, IN GRANO MAGAZINE.

This article is an exposure of the professional philanthropist, who is most active just about Christmas time. Mr. Paternoster gives two or three examples of men who are ostensibly doing a good work, but who are practically preying the back of their collection. His denunciations were kind of protection against imitations of this type.

WHEN the appeal of Christmas tide rings in everybody's ears and hearts, the managers of every charity which has for its object the relief of distress naturally make their appeal for the wherewithal to carry on their work. Naturally, too, the bogus philanthropist finds the time a convenient one for making his own endeavor to participate in the undammed flood of charity, it is the business of the impostor to produce heartrending ap-

peals and he will not stick at a little falsehood in order to get the necessary amount of color into his narrative.

One of the London concerns always active at this season is known as the Little Arthur street Mission. Appeals on its behalf are literally poured out through the post at the approach of Christmas. This "Mission" is run by an ex-city policeman and self-constituted missionary named Reuben May. Exactly how

many years Reuben has been engaged in his philanthropic undertaking I cannot say, though he must be near celebrating his jubilee. During the whole of the time he has preached and collected, and collected and preached, but never, during the whole course of his professional existence, has he taken the public into his confidence as to the amount of cash which he has received. He can find plenty of money for printing appeals on behalf of his work, appeals adorned with appalling pictures of the poverty which he feels called upon to combat; but he has never yet had a cent to spare for giving an account of his stewardship of the cash entrusted to him.

May is almost unique in this respect, for, in the majority of cases, the professional philanthropist finds himself sooner or later compelled to make an attempt to dissipate the doubts of the subscribers by the issue of some sort of report and balance sheet. It is worthy of note that in almost all of these cases funds are sought on behalf of some "Mission" or other, and that the begging circulars are usually distributed broadcast throughout the country, so that inquiry on the spot by those to whom the appeal is addressed is practically impossible. Such is the case in regard to a so-called Maunton House Mission at Camberwell, which is in effect the private enterprise of a Mr. G. W. Linneear. As it is typical of a class some details concerning it may possibly prove of interest. One of this missionary's specialties is the appeal which he is accustomed to issue. It is drafted on singularly modest lines—he merely approaches you with a simple circular headed "An urgent appeal for half a crown."

Now the modest Mr. Linneear was originally a seaman. He became "converted," left the sea, and set to work to convert others. He started preaching on Peckham Rye, and, being possessed of a good flow of language and a good memory for Scriptural quotations, he got together a following of working-class people who ultimately hired a railway arch for him to hold forth in. His reputation reached the ears of Mr. Spurgeon, who offered to take him into his training college for a couple of years, and a fund was started to maintain the evangelist and his wife during this period. Mr. Spurgeon himself subscribing £40 towards this object. About £150 had been raised for the purpose when a chapel in Mansion House square became vacant, and Mr. Linneear, having full control over the fund raised for his training, went without consulting the subscribers and purchased the chapel in his own name. As the chapel was about two miles from the railway arch where his previous congregation had met, the members were naturally much dissatisfied, and he had practically to find a new congregation. This was the origin of the "Mission" which he has carried on ever since. The avowed object of his appeal is solely to supply the poor of the neighborhood with free meals and relief of various kinds. Yet from the very beginning down to the present time the main expenditure of the "Mission" has been the payment of the missionary's salary and expenses, and upon the upkeep of the premises and services.

How far Mr. Linneear is justified in appealing for charitable funds can, however, best be discovered by analysing his accounts for a number of years. (Going back to 1895 I find

that one-seventh only of the total amount collected was disbursed in charity. Mr. Linneear himself taking three-sevenths (£233 7s.), while the remainder went in the upkeep of the chapel. In 1896 Mr. Linneear drew £246 for himself, expenses absorbed £202, and a balance of £51 only was distributed for charity. In 1902 the gross income had risen to £955, including a balance of £374 brought forward. Out of this £90 was stated to have been expended in "charity, free teas, and gifts to the needy," while the balance of £865 was devoted to payment of Linneear's salary, now raised to £300, payment of mortgage interest on the chapel. Mr. Linneear's private property, and the upkeep of the place and the services, while £100 was carried to a reserve fund, the object of which was to pay off the mortgage debt on his own premises. The humbug of his appeals is pretty clear from these facts alone, and should be quite sufficient to prevent anyone who happens to receive his "urgent appeal" for half a crown to reserve it for some more worthy object.

It may be urged that Mr. Linneear is not a very great offender, and that his predatory operations result in the subtraction of only a tiny drop from the ocean of charity. Throughout the land there are dozens, hundreds, like him, obtaining their five hundred or a thousand pounds per annum from the charitable public, and, instead of spending the money in material relief, putting it in their own pockets in return for spiritual ministrations of very doubtful value to anyone. Their methods are simple. Provide them with a building of some sort where they can supply an occasional free tea, soup dinner, or cocoa breakfast, and you may

depend upon their imagination to do the rest. With the slightest substratum of fact the professional philanthropist can evolve an appeal for funds to carry on his work calculated to make the tender-hearted shudder, for, like the fat boy in Pickwick, he is overmastered with the desire to make the flesh of elderly apostles creep. The conscience of the professional philanthropist is easily salved. "Is not the laborer worthy of his hire?" is a very comforting aphorism which would never fail to give it solace even should he ever be in danger of forgetting that "Charity begins at home."

The ex-policeman and "converted" sailors of the May and Linneear type are comparatively innocuous in comparison with some of the gentry who set up in the philanthropic line of business. In order to probe the lowest depths to which professional philanthropy can descend one has to study the careers of such men as the late Walter Austin. I have already referred to this worthy in a previous article, though on that occasion I made no mention of the methods by which he was accustomed to bleed his dupes. These methods are particularly worthy of study because he was only doing on a large scale—in his heyday he plundered the public to the tune of £20,000 a year—what many others are doing on a smaller scale to-day. When he got into touch with a benevolent gentleman he would deliver himself of some such epistle as this:

"We are in despair for want of money for food, as the children in our homes must be fed daily. Our banking account is overdrawn, and we have not a pound left! Our midsummer rents are also unpaid, and we are in great trouble just now

about that. We must raise the sum of £160 at once! Will you kindly send us a donation, as it would be most welcome? Pray let me hear from you by return of post, as I really do not know what to do. — Yours sincerely, Walter Austin."

This particular letter presents a picture of the professional philanthropist which could hardly be bettered. On the day following that on which the letter was dated, Austin gave a dinner party at his town house, to which between twenty and thirty guests sat down. The feast was provided by an eminent firm of city caterers and everything was done in first-class style. The dinner took place in August. The grouse was especially good, the peaches were perfection, and the champagne iced to a nicety. Imagine the philanthropist at the head of his handsome dinner table entertaining his score of guests with all the delicacies of the season, and then think of the picture he draws in the letter above—his story of children starving, the landlord pressing for rent, and a banking account overdrawn. There is only one thing needed to complete the picture of the professional philanthropist, and that one thing is supplied by the vision of a credulous public hastening to relieve him from his imaginary embarrassments.

Let me present another picture of Austin. He is in the Isle of Wight enjoying a seaside holiday at a residence which he had purchased out of the results of some of his appeals. But he has a wealthy subscriber on his hook, and this is how he instructs his confidential clerk to land the fish:

"I hope you had written the letter I sent you before you had written the second, otherwise he will wonder

why you did not reply to both at once. Your excuse must be that Saturday night's letters were brought to you before the other post arrived this morning as you were starting off in quest of money, and the reason you could not reply to his other letter until to-morrow was because you had not returned. It will never do to let him know that I have seen his letters addressed to you. We must not spoil him. I think he means well still, so be very careful, for God's sake; and you had better destroy or burn this letter, in case it gets into enemies' hands. P. is too good a friend to lose, and it is my telling letter of Thursday that has woke him up to do, I hope, some good for us. I never wrote a letter so carefully, and you know I can write heartrending letters when I like. . ."

Between them this precious pair of philanthropists spoiled—using the word in quite another sense than in the foregoing precious epistle—the benevolent gentleman referred to as P. of between two and three thousand pounds, during him into promising to bear the whole supposititious cost of the work for a definite period. Let me give just one specimen of his "heartrending" appeals:

"It is lamentable that the Mission, that has been a blessing through Almighty God to thousands, should be allowed to sink for the want of a few pounds which many of Christ's children would not miss. All day long I cry, 'Lord help me.' My heart bleeds and my spirits are crushed. I cannot eat or sleep, and I am a broken-hearted man, longing for rest in my Heavenly home."

While penning appeals of this kind it should be remembered that the author of this loathsome cant

was living on the fat of the land, purchasing house property with his ill-gotten gains, running three or four private establishments, while the stock-in-trade of his profession, the few children he kept in his "Home," were hungry, dirty, and neglected. Here we have a rascal trading on the best feelings of his fellow men and women for his own selfish ends, abusing the name and forms of religion for the vilest purposes, squandering the money entrusted him for Christian work on the gratification of his own vile tastes and feathering his own unclear nest.

Society needs some form of protection against rascals of this type. In Great Britain there are probably hundreds against whom no man in his senses would venture to make a public charge of dishonesty, so carefully do they cloak their proceedings,

yet who are driving a roaring trade, laying up their treasure on earth, if not in heaven, at the expense of benevolent ladies and gentlemen who look upon them as mere passive conduits for distributing the waters of charity. So long as the bogus philanthropist observes certain elementary precautions he is safe. The police cannot investigate his books, cannot challenge the bona fides of the accountant who puts his name to the "audited" accounts, cannot invade the local habitation of the "charity" and measure and price the work which is being done. Until someone is invested with the power to do all these things the more gullible section of the British public, a section which contains some of the wealthiest and worthiest members of the community, will have no adequate protection against the most pernicious class of scoundrels in existence.

The Durable Satisfaction of Life

BY PRESIDENT ELIOT OF HARVARD UNIVERSITY, IN MCCLURE'S MAGAZINE

In answer to the question, "What, for educated men, are the sources of the solid and durable satisfactions of life?" President Eliot gives seven solid replies. First he emphasizes health. Next he requires a wholesome capacity for hard work. Lastly he demands living with honor. Every young man should read and profit by this admirable advice.

I SUPPOSE I may fairly be called one of the elder brethren; because it is fifty-six years since I came hither in the same grade many of you now occupy. So I have had a chance to watch a long stream of youth, growing up into men, and passing on to be old men; and I have had a chance to see what the durable satisfactions of their lives turned out to be. My contemporaries are old men now, and I have seen their sons and their grandsons coming on in this overflowing stream.

For educated men, what are the sources of the solid and durable satisfactions of life? That is what I hope you are all aiming at—the solid, durable satisfactions of life, not primarily the gratifications of this moment or to-morrow, but the satisfactions that are going to last and grow. So far as I have seen, there is one indispensable foundation for the satisfactions of life—health. A young man ought to be a clean, wholesome, vigorous animal. That is the foundation for everything else,

and I hope you will all be that, if you are nothing more. We have to build everything in this world of domestic joy and professional success, everything of a useful, honorable career, on bodily wholesomeness and vitality.

This being a clean, wholesome, vigorous animal involves a good deal. It involves not condescending to the ordinary barbaric vices. One must avoid drunkenness, gluttony, licentiousness, and getting into dirt of any kind, in order to be a clean, wholesome, vigorous animal. Still, some of you would be content with this achievement as the total outcome of your lives. It is a happy thing to have in youth what are called animal spirits—a very descriptive phrase; but animal spirits do not last even in animals; they belong to the kitten or puppy stage. It is a wholesome thing to enjoy for a time, or for a time each day all through life, sports and active bodily exercise. These are legitimate enjoyments, but if made the main object of life, they tire. They cease to be a source of durable satisfaction. Play must be incidental in a satisfactory life.

What is the next thing then, that we want in order to make sure of durable satisfactions in life? We need a strong mental grip, a wholesome capacity for hard work. It is intellectual power and aims that we need. In all the professions—learned, scientific, or industrial—large mental enjoyments should come to educated men. The great distinction between the privileged class to which you belong, the class that has opportunity for prolonged education, and the much larger class that has not that opportunity, is that the educated class lives mainly by the exercise of

intellectual powers and gets therefore much greater enjoyment out of life than the much larger class that earns a livelihood chiefly by the exercise of bodily powers. You ought to obtain here, therefore, the trained capacity for mental labor, rapid, intense, and sustained. That is the great thing to get in college, long before the professional school is entered. Get it now. Get it in the years of college life. It is the main achievement of college life to win this mental force, this capacity for keen observation, just inference, and sustained forethought, for everything that we mean by the reasoning power of man. That capacity will be the main source of intellectual joys and of happiness and content throughout a long and busy life.

But there is something more, something beyond this acquired power of intellectual labor. As Shakespeare puts it—"the purest treasure mortal times afford is spotless reputation." How is that treasure won? It comes by living with honor, on honor. Most of you have begun already to live honorably, and honored; for the life of honor begins early. Some things the honorable man cannot do, never does. He never wrongs or degrades a woman. He never oppresses or cheats a person weaker or poorer than himself. He never betrays a truth. He is honest, sincere, candid, and generous. It is not enough to be honest. An honorable man must be generous; and I do not mean generous with money only. I mean generous in his judgments of men and women, and of the nature and prospects of mankind. Such generosity is a beautiful attribute of the man of honor.

How does honor come to a man? What is the evidence of the honor-

able life? What is the tribunal which declares at last: "This was an honorable man?" You look now for this favorable judgment of your elders—of parents and teachers and older students; but these elders will not be your final judges, and you had better get ready now in college to appear before the ultimate tribunal, the tribunal of your contemporaries and the younger generations. It is the judgment of your contemporaries that is most important to you; and you will find that the judgment of your contemporaries is made up alarmingly early; it may be made up this year in a way that sometimes lasts for life and beyond. It is made up in part by persons to whom you have never spoken, by persons who in your view do not know you, and who get only a general impression of you; but always it is contemporaries whose judgment is formidable and unavoidable. Live now in the fear of that tribunal—not an abject fear, because independence is an indispensable quality in the honorable man. There is an admirable phrase in the Declaration of Independence, a document which it was the good fashion of my time for boys to commit to memory. I doubt if that fashion still obtains. Some of our public action looks as if it did not: "When in the course of human events, it becomes necessary for our people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth the separate and equal station to which the laws of Nature and

of Nature's God entitles them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation." That phrase—a decent respect—is a very happy one. Cherish "a decent respect for the opinions of mankind," but never let that interfere with your personal declaration of independence. I have said begin now to prepare for the judgment of the ultimate human tribunal. Look forward to the important crises of your life. They are nearer than you are apt to imagine. It is a very safe protective rule to live to-day as if you were going to marry a pure woman within a month. That rule you will find a safeguard for worthy living. It is a good rule to endeavor hour by hour and week after week to learn to work hard. It is not well to take four minutes to do what you can accomplish in three. It is not well to take four years to do what you can perfectly accomplish in three. It is well to learn to work intensely. You will hear a good deal of advice about letting your soul grow and breathing in without effort the atmosphere of a learned society, or place of learning. Well, you cannot help breathing and you cannot help growing; those processes will take care of themselves. The question for you from day to day is how to learn to work to advantage; and college is the place and now is the time to win mental power. And, lastly, live to-day and every day like a man of honor.



Reciprocity in Men.

WORLD'S WORK.

The number of native Canadians in the United States now numbers 1,200,000. Among these are to be found some of the most eminent United States officials. The life of Canadian immigration is given and a list of some emigrants who have sprung from Canadian soil.

THE movement of population from the United States to Canada has attracted much attention, mainly because of its novelty. But the movement from Canada to the United States is, of course, many times larger. In fact, Canada has sent us more immigrants than any country except Germany and Ireland; for the native Canadians now living in the United States number 1,200,000, of whom about one-third are French Canadians.

Boston has a larger Canadian population than Halifax, and one would not be far wrong in calling it the capital city of all the Maritime Provinces. The state of New York has a Canadian population of 117,000, chiefly English-speaking and residing in cities. There are relatively few Canadians in Ohio, Indiana and Iowa, which are a little south of the line of migration, but nearly 300,000 live in Michigan, Wisconsin, Minnesota and the Dakotas, which offered great inducements to Canadian settlers when land was cheap and the prospects of the Canadian Northwest were not so bright as they are now. In Montana there are 14,000 persons of Canadian birth, in Colorado 10,000, in Washington 20,000, and in California 38,000. Several cities of the United States have a considerable Canadian population (besides Boston and Cambridge with 62,000), such as Chicago, 35,000; Detroit, 29,000; New York, 22,000; Fall River, 23,000; Lowell, 19,000; and Buffalo, 17,000.

Some of the most successful men in the United States are of Canadian birth, among them Mr. J. J. Hill, the great railway owner and manager, and Mr. Hugh J. Chisholm, president of the International Paper Company. Two of the dignitaries of the Roman Catholic Church, Archbishop Quigley of Chicago, and Archbishop Riordan of San Francisco, Bishops Anderson, Brent, Niles, Rowe and Williams, of the Protestant Episcopal Church, and Bishops Berry, Fowler and Warne, of the Methodist Episcopal Church, and Mr. Francis Edward Clark, founder of the Society of Christian Endeavor, are Canadians. A surprising number of educators have migrated to the United States, where there are now 13,000 teachers and professors of Canadian birth. Most of our larger colleges have one or more Canadians in the faculty; for example, President Jacob G. Schurman, of Cornell; Professor Simon Newcomb, the astronomer; Professors McVane, of Harvard; Carpenter, of Columbia; McKemie, of Philadelphia; Craie, of Michigan; Fairclough, of Stamford, and perhaps a hundred more.

Four thousand physicians and surgeons and 3,000 engineers of Canadian birth are practising their professions in various parts of the United States, among them Mr. James Douglas, twice president of the American Institute of Mining Engineers. But if a list even of Canadian born who have become eminent in litera-

ture and in all the arts and professions and in other careers in the United States were made, it would be wearisome. The noteworthy fact is, that the few hundred thousand American farmers that are going to

the Northwest Provinces to develop them are only part re-payment for the much larger number of successful men of all callings who have come to the United States from the Dominion.

Guiding Principles for Small Investors

WORLD'S WORK.

Recent life insurance advertisements have tended to shake public confidence in that method of investment and it is now a question how best shall the small investor dispose of his savings. Some good advice is given in the following brief article, addressed to the men of small means.

WITH the breakdown of the plan of combining investments with life insurance (for the investment idea is sure to become separated in the public mind from the fundamental idea of life insurance), the question comes up: How may a man of small or of moderate income invest his savings?

It is probably true that the science of investing as it must be practiced by persons of small incomes, has been less well worked out into practice among us than among most modern peoples of prosperous habits. We are better money-earners than we are money-savers. It has not yet become a part of the moral fibre of our people, outside of New England, to regard saving as an evidence of character. The true view of economic life requires that every expenditure be regarded as an act that involves a moral question as, indeed, it does. It is a moral act if it be necessary and wise. If it be unnecessary or unwise it is immoral, for it is the misuse of so much power as the money stands for.

The neglect of the rigid habit of saving, such as the mass of the peo-

ple of France, and still more the mass of the people of Holland, have developed, has been caused among us, in great measure, by the popularity of life insurance; but a still more fundamental cause has been the ease with which money-earners may earn more. But we are learning, year by year, that as a rule financial independence cannot be secured by most men except by saving.

The savings bank is, of course, the first place to invest savings, because it will receive small sums and pay an interest on them, and because it is safe. But when a man's savings have reached \$1,000, or even \$500, what shall he do with his money? Let us assume that he has not the time or the knowledge required to watch his investments. In other words, he wishes to put his money where it will be safe, where it will earn a fair rate of interest, and, if possible, where he can convert it into cash, if he need be, on short notice.

Among investments of this kind for small sums of money are a few well-conducted building and loan associations. A few, mind you; for the prudent man will invest only in

those which have been well managed for a considerable period. Better than most building and loan associations is the stock of a good local bank (preferably a national bank) that has had a successful career. But by all means should a small investor beware of the stocks of industrial companies. He may find a good investment in town or county bonds, which can sometimes be bought at a price that will yield a fair rate of interest. But stocks or bonds of great companies about which he personally knows nothing will be avoided by every prudent small investor.

It is better in the early stages of investing—when a man has only a few thousand dollars—to look first for local bonds or stocks, such as good bank stock, if it be not held too high, or for good town or county bonds, or for the bonds of some railroad whose management is locally well known and whose record is good. There is certain danger in all speculative stocks. There is certain loss in most stocks and bonds that are widely advertised; for their advertisement, as a rule, means that they are going begging. It has been said of the industry of mining that in modern times "more money has been put into the ground than has been taken out of it." Much of what has been lost has been invested by people who were really gambling in that about which they had no special knowledge.

Land mortgages are dangerous, for the placing of mortgages wisely requires local expert knowledge of values and of real estate and property tendencies.

The small investor, if he be in reach of wise banking counsel and advice, will, with a little trouble, almost always be able to find a few safe local securities that will cause him no worry; and he will not venture into the larger stock or bond market till his knowledge of the better known stocks and bonds widens, and especially till his knowledge widens of other men's experience; for the successful investment of small sums is the beginning of riches. A small investor should make his own investment if he can possibly secure the necessary information; for the training of one's judgment can as well be done with small sums as with large ones, and a man of untrained judgment is not likely to accumulate large sums at all.

The financial independence in old age of the man who works for a salary depends on his savings and his investments of small sums; and the man who has self-control enough rigidly to put aside a part of his salary till its accumulation in a savings bank is large enough to warrant investment—such a man is likely to find safe investments; for his self-denial has taught his care. The man who cannot save is not so likely to be careful in his investments—if by chance he should have anything to invest. The first step, then, not only in getting money to invest but in getting the training that is necessary to invest wisely, is to save something. It is not, as a rule, the depositors in savings banks that become the victims of wild-cat schemes.

The Wyandotte Shares

BY EDGAR DAYTON PRICE IN BUSINESS MAN'S MAGAZINE

Old George Sherwin inherited eerily, his family included, when he went in for raising chickens. It was not simply that he raised chickens, but he did it in such an odd way. Every hen and every rooster was saddled with an extraordinary name and George kept extraordinary accounts books. No wonder people thought him crazy. But George finally stepped eerily.

OLD SHERWIN passed in the office as a trifle—just a trifle—crazy. Not that it manifested itself in his work. George Sherwin was a capable and accurate book-keeper, and the books over which he toiled for eight hours every day were marvels of precision and neatness.

The lack of sanity showed itself in the old man in his interest in stocks. Feverishly he followed the market, keeping tabs on 50 or 60 stocks, from Western Union and Northern Pacific down through the list to the "Industrials," some of which lacked a footing on the stock exchange. A \$20 a week book-keeper without a spare \$10 bill to bless himself with, going home with a long face over the fact that some stock had dropped 10 points—of course he was a bit crazy.

The office did not know the old man's history, how in his younger days he had been a broker on the "street" and a sharp one, how he had transgressed the unwritten rule of brokerage never to speculate on your own account, how he had made one of those wild successes which sometimes last a fortnight and bow, in the windup, the market cleaned him up with neatness and dispatch, and after a week of frantic fighting to retrieve himself sent him to his bed with brain fever.

It was probable that during the heyday of his success old George had been a trifle crazy. The brain fever left him sane enough, without any outward longing for speculation and

an unimpaired ability to keep books. He could have had a job in a dozen broker's offices, keeping the complicated records of the stock business, but he had a terror of the game and went away, to turn up years later in the manufacturing town where we find him keeping books at \$20 a week for the Peabees factory of the Amalgamated Button Company.

With the years had come a dulling of the terror of the days that had "wiped him out," and the old man kept abreast on the market and did an imaginary business in Wall street. He made some shrewd guesses, too, and if he had actually margined the stocks he had slated for a big rise, he could have sold out a rich man. On the other hand, he sometimes missed and the favorite stock went down. Those were the days he went home with a long face.

There was quite an opportunity right in town for speculation in a not very expensive way if the book-keeper had had the money. The manufacturing plants were all big ones—cotton mills, steel plants, sewing machines, agricultural implements, and so on. Not a one but was incorporated with stocks and bonds to sell, some of the securities being held in the local market at a few cents per share. Everybody who made a little over their necessities bought shares of some kind; all the employees of the different concerns were privileged, nay, requested, to buy preferred stock in their employers' business,

and down-town there was a place where local stocks were bought and sold.

There are possibilities in industries, even at a few cents per share. In times of prosperity, holders of local securities received dividends, and the value of their holdings soared. The shipping clerk in the Pebbles factory was a devotee to Consolidated Locomotive, the Burnam and Barry branch of which was located down by the railroad, and one day he came into the office radiant and had the book-keeper cash him a check for \$160.

"What do you think of that, Pop?" he asked jubilantly. "That check represents an outlay of \$40 in Consolidated Chu-Chu Futures when things were so slack six months ago. Now they are full of orders and everything humming and I've sold out \$120 to the good—money found. Why don't you go in?"

The old speculator's eyes glowed as he straightened out the neat check. He knew in a way about the local industrial situation, but it seemed puerile beside the doings of the New York market, and he had not bothered with it. And here was a chap drawing \$15 a week actually cleaning up \$120 of money, real money, while he, George Sherwin, frittered away his time to no purpose. A bunch of money, not a large bunch, would do so much, too. There was that place for sale, 10 miles out, house, barn, boat house and 10 acres of ground on a lake—a man could keep chickens there, chickens! and a horse and cow and a boat on the lake for fishing purposes. Three thousand dollars would buy it.

"I've got no money to throw away," he said. "This rise in Locomotive is a mere fluke."

"Fluke nothing," said the shipping clerk. "I saw it a-coming. And some of the boys have made money in thread stocks—buying for a fall. The thread mills have passed a dividend and the stocks are away off, sure enough. And there is the Wardell Flow Company stock—"

"Here's your money, go away," growled the book-keeper, frightened at the feeling the talk had engendered.

"All right, stick to those big deals that are keeping you poor," said the shipping clerk, winking elaborately.

It was shortly after this that the book-keeper took to keeping chickens. Mrs. Sherwin and the girls were delighted when one day the taeiturn man came home early and went to tinkering with an old shanty on their place, and it developed that he was making it into a chicken house. If the wound of their earlier days had healed in the husband, it had not in the wife, who for months back had watched her preoccupied mate figuring, figuring interminably evenings by the fire, and who saw the old gambling propensity growing in him again. If he would only take to chickens it would be a hobby to take his attention when he wasn't keeping books, and he would have no time to bother with those things which had come so near wrecking their happiness.

"Here's the beginning of our flock," said George, coming home the next Saturday with a big Wyandotte rooster under his arm.

"What a pretty fowl," cried the women, delighted.

"He ought to be pretty," said the husband grimly. "he cost me \$10."

"Ten dollars!" shrieked Mrs. Sherwin, aghast.

"I chanced to have the money

saved and had a notion to take a little flier—"

"It's all right, Georgie," said Mrs. Sherwin quickly. "I only thought \$10 a little bit extravagant for one rooster, but you know best. He's such a handsome fellow, you ought to give him a name."

"I'm going to call him 'Stitch,'" said the book-keeper gravely, with a twinkle in his eye.

"'Stitch!'" cried the mother and the two daughters in concert.

"See here, ma, and you two girls, can't I keep a few fowls and call them by names of my own without you getting mad?" he asked. "Wait till I buy the hens and name 'em and you won't think 'Stitch' anything, I have my little whims, but if they are going to make you unhappy, I'll—"

"Goodness! call the birds anything you like," said the women, while "Stitch," released, flew to the top of the fence and crowed loudly.

Sherwin's selection of hens was the talk of the neighborhood and gave painful recurrence to the whispers about his sanity. From his savings he bought them one at a time and the first hen was a Braham, christened "Twist." A Plymouth Rock followed, labeled "Wire," a Cochon China called "Reaper," a brown Leghorn gravely named "Pebbles," apparently after the factory that employed him. Of the flock no two were of the same breed, they came one at a time at intervals and the prices the old man claimed to have paid for them were simply outrageous and kept the family short for days afterward. "Stitch," the rooster, lorded it over the heterogeneous flock and the owner sat by the hour and proudly watched them busily picking up their living. If rumors of

his brain trouble which resulted in the outlandish names reached him, he did not deign to notice them, and in a short time the whim ceased to attract attention.

The chicken fad was a fortunate one for the old man. He was out bright and early working in the hen house, and never were fowls so tenderly cared for. As hens will, they reciprocated the attention lavished on them, and laid eggs right royally; eggs big and eggs little, eggs brown and eggs white, speckled eggs and double yolks—the family had eggs to eat and eggs to sell. Sherwin quit his imaginary speculations in stocks and instead, opened up a set of books with his hens over which he never tired working.

It was quite easy to fall into stock nomenclature in keeping track of the hens and their doings. When "Twist" or "Wire" or "Reaper" were laying regularly, their market was "rising," when they moulted and shortened on laying, the market was "off," and he was "long" or "short" on their products as the case might be. The book-keeper laid out sheets and gravely set down the names of the flock, now counting over 25 with another rooster named "Oilcloth" and reduced the fluctuations in hen-fruit to figures on a decimal basis. Strangely enough, both the roosters figured in the sheets, but presumably their percentages were based on the fights they indulged in, in which, however, the Wyandotte invariably won.

Sherwin made no secret of his fable in the office, where it created much amusement.

"You must be planning to get rich on your poultry yard," laughed the boys, "what are you going to do with your surplus?"

"You'll see me living on my own place and driving in behind my trotter yet," said the hook-keeper, in no wise moved by the grins. "My hens 'Wire' and 'Twist' are worth three times what I paid for them and are declaring good dividends right along. I've got to the point now where I put the profits of my hens into still more hens, and some of these days I'll strike a hen that lays golden eggs, and then—the trotter."

"Fine, fine!" said the office help, sadly tapping their foreheads behind Sherwin's back.

It was a pity that the book-keeper had not taken to keeping hens years before. He lost his taciturnity and actually whistled as he tossed his ledgers about, and one day he opened a bank account.

"You see," he explained to the banker, "my hens are making money for me and I need a place to keep it safe. Then, too, I am meditating going into the hen business wholesale and I will want to borrow money."

"Made up your mind what breeds to plunge on?" asked the amused banker, who knew all about the 25 and more varieties.

"Yes," said his customer gravely, "I have. There will be an elimination in my varieties to two or three very soon—I have spotted the best layers by keeping sheets on them, and the rest can go to the shopping block for all I care."

"Come in and see me when you want to borrow," said the banker, "I guess we can accommodate you to a few hundred—with a good name on your note."

"Thanks; I'm going to send you a couple of dozen of fresh eggs," said the hook-keeper, departing.

The women mourned when most of the flock were sacrificed. It was some consolation that Sherwin had not paid big prices for them, and according to him they were not thriving and needed the axe. For a time they ate chicken—roasted, fried, fried and boiled, and the back yard looked deserted.

"Never mind, ma," said the poultry fancier, "those that remain will get along better for my exclusive attention and I can work out the problem of that kind that lay the golden eggs"—he chuckled.

"Geordie"—the good woman was looking at him apprehensively, and he chuckled again.

"Don't worry, ma, my head's all right," he declared, and started for the Peckles button factory whistling.

True to his word, Sherwin became a borrower at the bank, unknown, however, to his women folk. Simultaneously he began to fill up his hen yard with Wyandottes mostly, then "Wires" and "Twists." About this time he hired a carriage for a Sunday afternoon and took Mrs. Sherwin and Adelaide and Gussie for a drive, stopping at a little place on a lake about 10 miles from home to rest. It was a cosy spot, a nice house, a barn, trees, a vegetable garden and the rest grass. There was a boat house and a wharf at the lake, and a little way out, fish were "jumping," in the most alluring manner.

"What a paradise this is," sighed the women, "how much better to live here than in that smoky city. You could keep hens by the thousand on a place like this, Geordie," said the wife, wistfully.

"When my present 'Stitches,' 'Wires,' and 'Twists' work out that

golden egg problem among themselves," he chuckled, "we'll buy a place like this, get a horse and a cow and live happy ever after."

"It's time we were starting for home," said the good woman hastily. Somehow, she felt frightened when her husband talked so about his hens—it reminded her of the days when he had quit brokering for speculation.

The "performance sheets," as Sherwin styled his hen-book-keeping, were quite easy to keep now, reduced to three classes. Unending attention worked wonders with the flocks; the Wyandottes, Brahms and Plymouth Rocks were separated, quite filling the narrow quarters, and the fine big eggs were saved and hatched out in an incubator. There was a ready sale at big prices for settings of eggs and young pullets, and really, Sherwin was making quite a profit on his investment. Not enough to account for a bank book carefully kept locked in his desk at the Peckles factory with several hundreds to his credit or the easy accommodation he was getting at the bank, however.

For the Wyandotte rooster, "Stitch," the hook-keeper developed a mighty affection as time went on. He often sat and watched the proud fowl, lord of the back yard, and muttered things beneath his breath. The finest of living was none too good for the big rooster and a world of petting "Stitch" got from his attentive master. Was it possible that from the race of "Stitch" the golden eggs were to come?

The shipping clerk of the Peckles factory was by this time a regular speculator in the local "industrial" stock market. The profits on his deal in "Chu-Chu" had gone in a

dozen different directions for industrial shares, which he bought and sold industriously as the values fluctuated. The shipping clerk was not always wise in his investments and formed the habit of consulting with the book-keeper, whose former connection with the big stock market had leaked out. Sherwin took time from figuring his performance sheets to give the shipping clerk counsel, and in turn the shipping clerk reported the many rumors he picked up of happenings in the various industries likely to affect the price of shares.

"I want your advice on 'Sewing Machine,' Sherwin," he said one day. "There is something mysterious going on in the Standard factory, and a friend of mine there, a pattern-maker, tips me that it is a new invention, something that will make the sewing machine trust crazy when the Standard machine comes out with it. He doesn't know this positively, just a flying rumor, you know, but what with somebody buying 'Sewing Machine' pretty freely, the stock stiffening, and—"

"Buy it, my boy, buy it—for a rise," said the book-keeper. "I happen to know that the Standard people have been kicking the price down for some reason, and it may be that they are going to buy it back cheap if they can't get a good thing cooking and make all the money for themselves. Buy it by all means." The book-keeper turned his back and went on figuring his absurd hen-sheets and the shipping clerk went away. Sherwin went down to the bank in the middle of the morning and borrowed \$1,000 with which he purchased poultry, making a neat entry on the perform-

ance sheet under the head "Stitch."

"The time is ripe," he muttered.

The shipping clerk bought "Sewing Machine," a very little, for "Sewing Machine" was on the rise and the Standard people were having back their stock as fast as offered. In a few days he hastily sold it, for "Sewing Machine," never worth more than 90 cents a share, was kiting along to the impossible price of \$2. A week later the shipping clerk was kicking himself, metaphorically, all over the Peckles factory, for "Sewing Machine" was bid at \$5 the share and none offered. That rumor about the new invention was a fact.

In a fortnight it was whispered that the Standard people were in a hole over their own stock. The original issue had been 500,000 shares at \$1 per share, 10 shares being given outright for a time with every machine sold, as a premium on a rather poor sewing machine. Now, when they had an improvement which made their machine highly valuable, they found that others had been busy picking up Standard stock, and that the company was a minority holder of its own stock, being short several thousand shares. It soon developed who had bought the stock, for agents of the sewing machine trust, throwing aside all disguise, came into the open and bought right and left at any price. The Standard people frantically tried to outbid them.

It was a fight for existence on one side and monopoly on the other. If the trust won and got a majority of the shares they took the Standard Company and the valuable improvement into camp. The improvement went on the trust machines and the inventors were "squeezed." If the Standard succeeded in buying a few

shares, it could hold its position and in a few years wipe the trust off the face of the earth with its superior machine. Both sides ransacked the country and bought shares at ruinous prices and the contest quickly narrowed down to the possession of 2,500 shares—both parties had approximately 249,000 shares, and the one that got hold of the missing block of 2,500 would win the mastery. Somehow it was learned by the trust agents and the Standard people that the block was owned right in town, and a sleepless hunt for it was begun.

George Sherwin was sitting in his poultry yard, smoking a pipe and meditating as he threw corn to his favorite rooster. His meditations were interrupted by a man who came running from the house. At the same time another man tumbled over the back fence.

"I understand you are the owner of 2,500 shares of Standard stock," they said simultaneously, glowering at one another.

Sherwin chuckled.

"Do you see that rooster there?" he said, "his name's 'Stitch,'—named for the Standard sewing machine. Now, supposing 'Stitch' stands for 2,500 shares of Standard stock, what'll you give me for my rooster?"

"Fifteen thousand dollars," said the "Trust" promptly.

"Twenty," roared the Standard man.

"Thirty," hallowed the "Trust."

"Fifty thousand dollars," said the Standard man, white-faced. Sherwin recognized him as the president of the company.

"I'll have to consult my principals," pleaded the "Trust" man. "Will you hold off for half an hour?"

"Fifty thousand, one—two—three, do I hear any more? Sold—to the president of the Standard Sewing Machine Company, and a mighty fine Wyandotte rooster you've bought for the money," declared the rooster's owner. "Would you mind stepping into the house to complete the transaction?"

"Geordie, what's the matter?" asked his wife, half-erying. She had sent the president of the Standard Company out in the yard to see her husband, the worthy declining to wait in the parlor, and the noise of the hargaining had come ominously to her ears.

"Matter? Why, I've found the hen that lays the golden eggs and 'tain't a hen, either—it's my rooster, 'Stitch,' who stood for 2,500 shares of sewing machine stock, that I've just sold for \$50,000."

"Geordie!" said his wife wildly.

"I ain't crazy, ma. I've been doing a little speculating in stocks right here in town, and to keep you from worrying, I've made you think it was hens I was dahlhing in. 'Stitch' has stood all along for sewing machine, 'Wire' for the wire mill and 'Twist' is the thread factory, of cetera, et cetera."

When the news got to the office, there was a quick revision of opinions about old Sherwin, the book-keeper.

"Crazy? I wish I came from the same lunatic asylum," was the envious cry.

"What are you going to do with your wealth, George?" they asked the man, busily writing in his ledgers as usual.

"Going to buy back my Wyandotte rooster and move to paradise," he said with a chuckle.

The Executive's Second Self.

BY HERBERT J. RAPPOOD IN SYSTEM

Shall it be a man or a woman stenographer? This is a question that is now exercising the minds of many business men. The women have had it all their own way for so long, that it seems foolish to suppose that a man could do the work better and cheaper. But this is the opinion of an increasing number of employers.

HOW could we do business without the typewriters and the stenographers? In England the penman may still have a place with many leading firms, but American business methods demand the nimble fingered shorthand writer and typist. Time in America is too precious to write or decipher longhand, and so nine-tenths of the details of our business go into the ear of a stenographer and come back to us in the shape of correspondence, accounts or records so clearly printed that "he who runs may read."

Without rapid, accurate operators, who knows how to keep a secret, who are well educated and capable of intelligent interest in the work, the advantages of the typewriter are greatly lessened. Were it not so there would be no excuse for this article.

Men or women—choosing? That is the first question confronting the employer who wants his stenographic work done economically and well. It's a big question, too, and one that ought not to be considered settled by the mere fact that the bulk of this work is done to-day by women.

Stenography opened the office door for women, and young and old, they rushed in to take up this clean, pleasant employment for which in many ways they are extremely well adapted. Once inside they were not slow to extend their field of activity to book-keeping, correspondence and other lines which for years had been exclusively for men.

To-day over 100,000 women are employed in downtown New York offices, and in every city they are to be found in the thick of the commercial fight. The introduction of stenography and type-writing was the original cause of this feminine invasion.

Of late years, however, the tide seems to be turning. There is a growing belief that men make better stenographers than women, and are worth the larger salaries they command. Many large companies have adopted the policy of using only male stenographers, and others are planning to take the step in the near future.

Even in the Government service, where female clerks and stenographers have been employed in constantly increasing numbers since the early sixties when P. E. Spinner, treasurer of the United States, appointed the first woman to a position under the Federal Government, they are not giving entire satisfaction. Leading department heads at Washington regard them with disfavor and think their work could be done better, quicker, and at less cost by men.

"A woman does not make a good private secretary or official stenographer for various reasons," says a well-known Washington official. "If in following instructions she makes an error or fails to grasp what was required of her, a disagreeable scene is bound to result. If you dis-

miss the matter plainly with her and point out the mistakes made, in ninety-nine cases out of a hundred the clerk will take it as a personal matter and fly to pieces and, perhaps, burst into tears. Her nerves go back on her and it will take her the rest of the day to reach a condition where she can do any work at all.

"Now, if you call a man down for poor work or bad judgment, the situation is entirely different. He may think his chief is a mutton-head and he may swear inwardly, but he goes back to his desk and does the task over again and does it promptly. And, after all, results are what we want, and what we must have.

"There are a few positions in which the woman clerk may be able to compete successfully with the stronger sex, but taken as a whole, the Government's work would be better done, and at less expense than it is to-day, if men alone conducted it."

Far be it from us to decry the business ability of women. That would be idle in the face of such striking examples as Mrs. Reader, of whose financial exploits all the world is talking, the brilliant \$12,000 secretary of Equitable fame, said to command the highest salary of any woman, the capable assistant of H. H. Rogers, and scores of others. But the women who make themselves valuable to their employers—the women who succeed—make a business of business, while the majority of women who take up stenography or other work do it simply as a makeshift to bridge over the time between school and marriage.

The attitude of the average woman to her work was well illustrated by a remark I heard one make the other day. She was speaking of a

reprimand she had received from her employer for some mistake.

"Why should I care what he says?" she asked indignantly. "If he fires me I can get another place in an hour's time. Besides, I don't have to work, for I'm to be married in June."

A well known New York importing house recognized the damaging effect which approaching matrimony is apt to have by refusing to hire a woman who is engaged to be married and by requiring all their women employees to sign an agreement not to become engaged while in its employ.

Now men, with a lifetime of work ahead instead of a few months or years, have all the incentives to effort which women lack. Approaching marriage increases their value by creating a necessity for larger salary.

Men, even when inexperienced, have a better general knowledge of business than women, and they thus have a clearer understanding of their duties. Their ambition to get ahead puts them above routine work. Moreover, they are stronger, can work longer hours, are more regular and punctual and can work in places and under conditions where women could not be expected to.

The chief reason, however, for giving preference to men is that they can be trained for more responsible positions. With the possible exception of selling goods on the road, there is no better way to acquire thorough knowledge of a business than through stenographic work, but few women have either ability or the desire to make it a stepping stone to anything higher. Most of the firms which are replacing women with men are doing so because they wish to make their stenographic force

a training school for future managers and department heads.

Perhaps the best example of the value of stenographic work as a training school is the career of George B. Cortelyou. He owes his present place in President Roosevelt's Cabinet directly to the expert knowledge he acquired early in life of shorthand, typewriting and the art of correspondence. It is largely the experience gained in the humble position of stenographer which enables him to fill so creditably his present important place in the nation's affairs.

Women will always be preferred by many firms. For routine work such as addressing envelopes, filling in form letters, they are undoubtedly better than men. A Chicago employer who uses them exclusively and with good results has these suggestions to offer regarding the sort of a girl to hire:

"I avoid hiring pretty girls," he says, "because they are apt to get married just as they are becoming of value. I also avoid very young girls, for experience has shown that they want to be off too often to attend parties and picnics.

"My best results come from the girl just out of business college. I start her at a very small salary and advance her slowly as she shows ability. I always have two or three of these beginners in order to be prepared for increase of business and any vacancies that may occur.

"I look for a girl from a good, but not wealthy family, if possible one from a family she has to help support. The girl who works simply to clothe herself and earn a little spending money is not likely to be permanent."

Business colleges and the typewriter companies are the best sources

of supply for stenographers, especially for women. Many of the commercial schools are really excellent institutions and recommend only students who are well grounded in the principles of shorthand and have attained a fair rate of speed. It is a good idea to cultivate their acquaintance so that they will clearly understand a firm's requirements.

Nearly all the typewriter companies maintain special departments for supplying stenographers and some of these are well conducted. It is well to avoid those companies who have on hand only a limited number of applicants, as the salaries they will demand will be above the market rate.

It is of little use to ask candidates for positions how many words they can write a minute, for their replies will give you no idea of the speed with which they can take your dictation. A test on two or three letters is of no value, only for showing if they have cool, clear heads, and how well up they are on grammar, spelling and punctuation. Do not always turn down the girl who cannot take your dictation perfectly the first time.

Probably not one employer in ten understands what a stenographer should know. Here are the requirements of a good one as summed up by a man who has from two to three hundred in his charge.

"The first-class operator knows that his machine must be kept free from dirt; that the rollers, escapement wheel and other wearing parts must be oiled and cleaned once a week; that scrapings from a cheap eraser are harmful; and that, when he finds it absolutely necessary to make correction, he should use a good eraser and cover the basket of his machine to prevent the scrapings

from falling into the mechanism. The eraser has been properly likened unto an antidote to poison—necessary only in extreme cases—and the good operator avoids its use.

"He knows that it does not pay to use a ribbon when it is full of holes—new ribbons cost less than a new roller. He knows that the two time-killers in typewriting are frequent lifting of the carriage (usually without reason), and stopping to make corrections; so he has learned to write page after page without lifting the carriage or making errors. He does not allow half the type to become filled with dirt before cleaning, but cleans each type as it shows it needs it. He knows how to adjust the finger and carriage tensions and marginal stops.

"He takes dictation coolly and in distinct firm characters. He is not a machine but has a clear understanding of the work in hand, and calls attention to unfinished sentences, lapses of speech, and such grammatical errors as he does not feel at liberty to correct without mentioning. He is always alert, responsive to the slightest suggestion and often even thinking ahead of the one whose dictation he takes.

"He is able to transcribe his shorthand notes rapidly and accurately; to take dictation direct upon his machine; to do tabulated work and billing; to cut mimeograph stencils; to manifold; to write all kinds of legal papers, depositions and affidavits; to copy from printed work or rough draft; to write telegrams; to write on ruled paper, or narrow or wide sheets; to direct envelopes; or to write post cards."

One prime essential in stenographers is secrecy. They should be given to understand that the business of the firm is absolutely confidential

and that it is not only business courtesy but also their duty never to mention any details, no matter how trivial, outside of the office or to other employees. This matter can be impressed upon them more strongly by giving them to understand that their advancement will depend in great measure upon the discretion they show in this regard.

"How can you afford to pay that young woman \$1,200 a year?" some one asked the head of a Wall Street brokerage house.

"We pay her \$1,200 a year for keeping her mouth shut," was the reply. "We could hire a stenographer to do the work she does for half that figure, but we can't afford to have any leaks in our office. The young woman you speak of makes herself worth the extra \$600 by not prattling about our business outside the office."

It is surprising how little value some employers get out of their stenographers. The trouble in many cases seems to be that they are afraid or do not know how to dictate. Now, of course, this is all wrong. Everything that can possibly be given to a stenographer (and there are few things that cannot), should be dictated, and it is by this means only that a large amount of detail work can be handled. Call a spade a spade for there is no reason why anything which a gentleman would say in his office should not be typewritten.

The most successful business men have their stenographers trained to be almost a part of themselves. In this way only can the executive keep his correspondence from occupying practically all of his time.

A good case in point is the general passenger agent of an eastern railway system who handles daily an unusually large volume of correspondence. One day a friend was com-

plimenting him on the conciseness and polish of his letters.

"The credit belongs out there," he said, pointing into the next room where a half dozen young men were bending over their machines. "I give very little time to my correspondence and dictate complete replies to less than ten per cent. of it."

"Most of it I dispose of after this fashion—'Turn him down hard'—'Grant the usual rate'—'Arrange for extra train service,' and so on. That's all—and the stenographers do the rest. It took some time to train them to do it, but it certainly pays by saving my day for more important things and by fitting the boys for promotion."

Every stenographer should be more or less of a private secretary, and thought to take the mass of detail work off the hands of the superior, and handle a large amount of work in addition to taking his dictation. Stenographers should be familiar with filing systems so that they cannot only file papers, but can look up points on different subjects as instructed without immediate supervision.

As a business proposition it pays to treat stenographers well—to provide a comfortable place for them to work in, to pay them extra when there is much night work, and to give them reasonable notice when their services are no longer needed. A firm's reputation in this respect travels fast, and often increases the difficulty of securing competent employees.

A Kansas City manufacturing company gained a reputation for ill treatment of its stenographers that required years to live down. "Fetter no job at all than one with Blank & Company," was the slogan of every stenographer in the city and surrounding towns. The company was

put to great expense and inconvenience through having to import its stenographers from a distance and pay them higher than the market prices.

It is somewhat strange that many companies which figure the cost of their product down to the smallest fraction of a cent, cannot tell surely whether the letters sent out of their correspondence department are costing them three or twenty-five cents each. A cost system can be easily installed in the stenographic department and it will be of the greatest value in showing which stenographers are doing the best work and in making it possible to arrange the salaries on an equitable basis.

Miscellaneous work, card work, special work, is all reduced to the basis of regular dictated letters, so that the daily and weekly totals on the weekly report are given in totals of letters.

A record like this is of immense value, as it shows at a glance what letters are actually costing for stenographer's time, and determines the relative value of the various stenographers in the office. Experience shows that in most cities stenographers can be secured who will under proper training do this work as it should be done at an average cost as low as three to five cents per letter.

By the ordinary rules of proportion a stenographer's actual worth

to the office, in the exact earnings in dollars and cents, can always be calculated in a moment's time, and it can be shown definitely whether stenographers are entitled to a raise of salary, or are being paid more than they are worth.

The record also is an absolute check on the postage account, and should be checked daily with the amount of postage given out by the cashier, or whoever has custody of the stamps; daily checking up of this kind prevents a possible leak in the postage account.

There is no department of an office which will repay systematic attention better than the stenographic work. Letters should not be allowed to remain over in the note books from one day to another unless they are reported back at night as unwritten, and in no case should one remain fifteen hours in a book. When this cannot be done it is time to increase the force.

Whether a business man decides the stenographer problem in favor of men or women, he should see to it that the work is done accurately and neatly. The world judges his business by what it can see, and there is too much advertising value in a neatly written, correctly spelled letter, with a clean wide margin, to permit of careless work. The value of the stenographer is too important to neglect.

Other Contents of Current Magazines.



In this department we draw attention to a few of the more important topics treated in the current magazines and list the leading contents. Readers of The Busy Man's Magazine can secure from their newsmen the magazines in which they appear. :: :: :: ::

AMERICAN ILLUSTRATED.

The February American has as its opening feature a paper on the "Heart of the Automobile," illustrated with photographs and old prints. The series of articles by Charles H. Caffin on "The Story of American Painting" is continued. There is an installment of Mary Cholmondeley's serial, "Prisoners," and a valuable paper on "Judge Mack and the Chicago Juvenile Court." The stories in the number are good this month.

The Mastery of the Earth tells of the work of the state experimental stations in discovering ways for the restoration of worn-out soil. This is the second article in a series.

AMERICAN INVENTOR.

Among the contents of the January number there are several articles that merit attention. All the articles in this magazine have the advantage of being short and pithy.

Making Curling Stones describes briefly a Scottish industry that sends its product to Canada and the United States.

The Making of Handsome Silverware is a well-illustrated article on the making of silverware in sterling silver factories.

Safe-guarding the Nerves of Warships tells of the means taken by the U. S. navy to protect the vital parts of battleships.

APPLETON'S BOOKLOVERS.

A powerful article on "The Looting of Alaska" opens the January number. This article gives a remarkable picture of the opening of the gold fields at Nome. In the series of "Recent College Architecture," the new buildings at Harvard and Yale are described with pictures. "My Own Account of the First Day at Shiloh," by Lew Wallace, is of interest to Americans.

The Royal N.W.M.P. of Canada is a short description, by one of their number, of life in the North-West Mounted Police force.

Japan's New Commercial Activities, by Harold Bolce, is the third of the series on Japan as a rival to the United States in the East.

ARENA.

A sketch of the actor, Richard Mansfield, occupies first place in the January Arena. It is well illustrated. To Torontonians the paper on "Direct Legislation in Cartoons" with five cartoons by J. W. Benough dealing with Toronto's recent municipal elections should be of interest.



The Railway Empire, by Prof. Parsons, analyzes and classifies the railway systems of the United States, showing the ownership and control.

Uncle Sam's Romance With Science and the Soil tells of the great works of irrigation that are being carried on in the United States.

ASIATIC QUARTERLY REVIEW.

This excellent publication shows the fruit of much study and research. The contents are divided under the headings, Asia, the Colonies, Orientalia and General. To lawyers a paper on "Facts of Interest and Curious Points in Mohammedan Law" will be instructive. Those interested in things eastern will appreciate "The Ring from Jaipur" and "The Jagannath Car Festival." Of a more practical interest are:

The Tea Duties; an exhaustive study of India's great fiscal problem, by Sir Roger Lethbridge, and

Japan and the Peace, an estimate of Japan's position after the war and her diplomatic strength.

ATLANTIC MONTHLY.

The New Year is started well by the editor of the Atlantic Monthly, who gives his readers a splendid table of contents. The literary person who wishes to keep in close touch with the best in American literature needs the Atlantic, and the thinker always finds food for thought in its pages. Let us recommend the following articles in the January issue:

The University Presidency, a careful study of the American university prefacing a statement of the president's functions.

Esperanto: the Proposed Universal Language—An explanation of the new language which is based on the roots of all languages.

The Chinese Boycott, by John W. Foster, still another explanation of

the astonishing retaliatory measure of the Chinese.

BROADWAY.

The stage always bulks largely in the Broadway and in the January number we have "The Stage and its People," "From the Instructor to the Stage," and "Stage Folks in Autographs." An attractive series of children's portraits appears early in the number and Marie Hall, the violinist, writes entertainingly of her teachers. There is also a brief illustrated description of Monte Carlo.

Daring Boat Voyages in Deep Seas tells of the exciting voyages of Captain Cranston, of New Bedford, and Mrs. Crapo, in small boats.

Idiosyncrasies of Bank Signatures illustrates some extraordinary signatures that bankers have to deal with.

CANADIAN.

Mrs. Campbell Praed contributes the opening chapters of her serial of Australian life, "The Lost Earl of Elean," to the January Canadian. The leading article is "The Problem in the Philippines," by Bradford K. Daniels, with many illustrations. A sketch of John Morley by Pelham Edgar is noteworthy. "Reminiscences of a Loyalist," being the manuscript of Colonel Stephen Jarvis, will interest those historically inclined.

Reminiscences of Sir John Thompson tells interesting stories of a former Prime Minister of Canada.

Sir John Carling is a character sketch of the London brewer, who was once a Cabinet Minister.

The Breaking of the Paper Combine, by John A. Cooper, relates how the Canadian Press Association brought about the first investigation into a reputed combine in Canada.

CASSELL'S.

Cassell's for January is enriched by two exquisite color prints mounted on

brown paper. The first is "The Fighting Temeraire," after the painting by J. M. W. Turner; the second is "A New Light in the Harem," from the painting by Frederick Goodall. The most notable article in the number is an interesting contribution from Miss Marie Corelli, "The Right and the Wrong of It," with a portrait of the authoress. "Society Chameleons" pictures some of the noted ladies who have taken up motoring.

Garden Villages gives information about the efforts of reformers to solve the housing problem in the neighborhood of great cities.

CASSIER'S.

Though much of the contents of Cassier's are technical, there are several articles that are of a general interest.

The Largest Turbine Steamship describes the new Cunard liner, "Carmania." The article is accompanied by many illustrations.

Notable American Railway Bridges describes with illustrations some of the new steel bridges over the Ohio and Mississippi Rivers.

Telegraphs from Many Sources points out inconsistencies in the tolls on telegraph messages in various parts of the world.

Better Methods of Compensation for Workmen points out a new system for paying labor.

CENTURY.

Among the illustrations in the January Century may be noted the four marble groups of the continents designed by D. G. French for the main front of the New York custom house. There are also two highly colored designs of old English religious lyric. Mrs. Humphry Ward's serial reaches its third installment and Frederick Trevor Hill's "Lincoln the Lawyer," its second installment. Among other notable contents are:

Railway Rates and Industrial Progress, how rates are influenced by industrial, geographical and weather conditions, written from the railway standpoint.

The Lucia Out-off, an interesting description of the engineering feat which threw a railway across Salt Lake.

A Power Plant, an account of the Fish street turbine engine electric station in Chicago.

CHAMBERS'S JOURNAL.

The January number contains the opening chapters of a new serial by Lady Napier, entitled "A Stormy Morning." Another eminent contributor is the Duke of Argyll, who writes of "Wild Times in the Highlands." There is a short serial and one or two good short stories, and

Opening of Post Letters, showing how the Government has power to open letters and when that power has been exercised.

Progress in Rhodesia, teller of the building of the bridge over the Victoria Falls and the development occasioned by the opening of the railway.

The Icy Oceans, containing a graphic picture of the southern ocean and of life there, with special reference to the icebergs.

COENHILL.

The most notable feature of the first issue of Coenhill for 1906 is the opening of a serial story by Stanley J. Weyman, which deals with the first Reform Bill in England. Lawyers will find "Judges' Writ" amusing, telling, as it does, excellent anecdotes of the bench. Sir Algernon West gossips entertainingly about Mayfair and the part it played in the works of Thackeray. "Matter, Motion and Molecules" is a scientific article, throwing new light on old theories. "The Reminiscences of a Diplomatist" continue their course.

COSMOPOLITAN.

One of the attractive features of the current issue is a cycle of ten pictures entitled "Mother and Daughter," by Emilie Benson Kaizer. The remarkable serial by H. G. Wells, "In the Days of the Comet," reaches its second installment. "The Cannibals and Mr. Bullum" is an amusing short story by Charles Battell Loomis. The following special articles will be found of interest:

Out With a Moving-Picture Machine, describing how the pictures that delight so many frequenters of theatres and amusement resorts are produced. The article is well illustrated.

Germansing the World, by Charles Edward Russell, the first of a series which Mr. Russell is preparing for this magazine on the remarkable progress of Germany.

Electricity's Farthest North, a paper which tells of the wonders of electricity still to be discovered and utilized, with descriptions of new inventions that will revolutionize the world.

ENGLISH ILLUSTRATED.

The January number opens with an account of "The Art of Solomon J. Solomon," with reproductions of some of his more celebrated paintings. There is a bright paper on "The Theatre in the Public Schools" with illustrations, the first of a series of "Humorous Stories of the King"; a paper on "The London Stage," with handsome portraits of four noted actresses; a description of "The Homeland of Our Queen," and a sheaf of short stories. The illustrations in the English Illustrated Magazine are numerous and excellent.

EVERYBODY'S.

The January issue of Everybody's, like most of the current numbers, has an automobile article. With the at-

tractive title, "Car Coming," this article tells of the great Vanderbilt cup race.

Soldiers of the Common Good, by Charles Edward Russell, tells how municipal ownership has been secured in Great Britain and Europe.

Reporters of To-Day describes the work of the New York reporters, with stories of some of their careers.

PORTNIGHTLY REVIEW.

In the January number will be found the opening chapters of Eden Phillpotts' new serial, "The Whirlwind." There are the usual number of political articles, notably "Unionism, Its Past and Its Future," and the "Political Prospect." The first of a number of sociological articles by Leo Tolstoy, "The End of the Age," appears. There is an interesting paper on "French Politics and the Elections," and an equally readable article on "The German Naval Bill." Literary persons will find "Pepys and Shakespeare" very entertaining. There are a number of other readable contributions.

The Imperial Visit to India tells how the Prince and Princess of Wales are being enthusiastically received.

The London 'Bus, a light and pleasing essay on one of London's ancient institutions, now passing away.

German Colonization in Brazil, giving details of the progress German interests are making in South America.

FORUM.

This most important of American quarterly reviews summarizes the political, financial, educational, art, scientific and literary progress of the past few months in a series of papers by men eminent in each of these departments of activity. In addition there is

Financial Japan After the War, a Japanese view of the outcome of the war from the financial viewpoint.

The New China, the awakening of China to new activities in all directions of life.

Russia's Economic Future, a discussion of financial conditions in Russia and the steps which will have to be taken to prevent bankruptcy.

GRAND.

The January Grand (Canadian edition) has a striking cover design, in which Sir Henry Irving is the central figure. A sketch of his career by Joseph Hatton is the leading article in the number. In the series of "My Best Stories," the author is Morley Roberts. Under the heading, "My First Appearance," several notable actors and actresses give their early experiences. John Oliver Hobbes' serial, "The Dream and the Business," starts its course.

Do We Take Too Much Exercise? is discussed pro and con by two eminent physicians in an entertaining manner.

Is Disease a Blessing? by Sir Frederic Treves, takes a new view of disease, showing that in many cases it is instrumental for good.

HIBBERT JOURNAL.

The Hibbert Journal is a handsome-ly printed quarterly review of religion, theology and philosophy. Its contents naturally appeal to those interested in these subjects. For January the editor provides among other articles, "A Moslem View of Christianity," "Outcome of the Theological Movement of Our Age," "A Japanese Buddhist Sect," "The Material Element in Christianity," "Faith, Reason and Religion," "Christ and Caesar," "Religious Knowledge as a School Subject," "Are the Clergy Honest?"

LONDON.

"The Surge of War," a series of short stories by A. Norman Innes, begins in the January London Magazine. There is an interesting series of five full-page pictures of life in Paris, and an interview with Guy Thorne, the new English author, who has won fame as the author of "When it Was Dark."

A Scramble for a Million tells about some of the strange letters addressed to the winner of a million franc lottery prize.

Pickwickian Inns describes some of the famous old English inns that figure in the pages of "Pickwick Papers."

The Richest Man in the World, a pen sketch of John D. Rockefeller, by his American biographer, Ida M. Tarbell.

MACMILLAN'S.

Quality and not quantity characterizes the contents of this magazine in its new form. The January number contains several good things. The description of life at Oxford by an American Rhodes scholar is particularly good. There is an installment of "The Enemy's Camp," a serial story, a paper on "The Hearts of Berkshire," a couple of short stories, and

The Newfoundland Fishery Dispute, by P. T. McGrath, of St. John's. Mr. McGrath gives a very clear explanation of the fishery question from the Newfoundland viewpoint.

MCCLURE'S.

"Theodore Roosevelt: An Outdoor Man," with many portraits, occupies the place of honor in January McClure's. Stewart Edward White begins a series of stories called "Arizona Nights," which are evidently modelled on the "Arabian Nights." The fiction in the number is particularly good.

The Private Car and the Beef Trust is an attack on Armour and the forces he represents, by Ray Standard Baker.

A Servant of God and the People, a character sketch of Mark Fagan, mayor of Jersey City.

MONTHLY REVIEW.

There is much entertaining reading in the January number of the Monthly Review. The number opens with a brief "Note on the Political Situation." This is followed by a clever essay, "Brains and Bridge." Miss Mitford writes about "Relics," and Sven Hedin tells graphically of his experiences on the Black Sea and its coasts. The royal visit to India makes appropriate a paper on "Indian Feudatory States and the Paramount Power."

Bulgaria To-Day describes the progress that has been made of late years in one of the little known states of Eastern Europe.

An Irish Experiment, by Shan F. Bullock, tells about the philanthropic work being carried on by Sir Horace Plunkett in one of the poorer districts of Ireland.

MUNSEY'S.

The January number of Munsey's Magazine contains ten special articles, a serial story, nine short stories and two departments. "The Prisoner of the Vatican" tells of the life of the Pope in his palace at Rome. "Henry Waterson" is a character sketch of an eminent American editor and journalist. There is also a sketch of "Lord Curzon of Kedleston."

English and American Journalism, by Henry Waterson, contrasts the newspapers of the two countries, much to the advantage of the former.

NATIONAL.

The pictures of American celebrities in the National are always interest-

ing and there is sure to be a story or two to entertain the reader. From time to time an article of timely interest appears.

A University That Means Business is an account of the work of the University of Illinois, with a portrait of Edmund J. James, its president.

Ben Franklin and Tom Paine are sketches of two of the men who did much to bring about American independence.

The Yellow Peril of the North discusses the negro problem as it affects the United States.

OUTLOOK.

The January magazine number of the Outlook is well illustrated. There is a set of sketches of "Americans in the Rough," showing typical immigrants from Europe. Hamilton W. Mabie's article on "Two Old Cities" in Germany is admirably illustrated. In the series of "Tarry at Home Travels," Dr. Everett Hale takes up Connecticut. "Emperor William" is discussed by a Berlin diplomat and there are portraits of his ministers.

OUT WEST.

Illustrations are one of the most pleasing features of Out West, and they are excellently executed. Accompanying an article in the January issue on an expedition into Navajo country, Arizona, are a series of very handsome engravings. This is followed by an illustrated article on "Reviving an Ancient Craft," or the weaving of colored baskets. A third article entitled "Ties" describes how ties are hewn out and brought into commerce. The balance of the number is made up principally of stories.

OVERLAND MONTHLY.

The Overland Monthly is mainly a fiction publication. Its January issue contains no fewer than a dozen short

stories of varying interest. In addition there are three or four articles, notably "Woman's Work in Munich," which is well illustrated, "What the Rose Can Do," a paper for lovers of flowers, and "An Impressionist Picture of San Francisco," with illustrations.

PACIFIC MONTHLY.

The January number is called the California Midwinter Number and the contents include several interesting articles descriptive of various phases of life in that state. There is a profusion of illustrations of a most interesting nature, and a number of short stories.

The Cash Value of Climate shows how climate as well as land has a price, as illustrated by California.

California's Guest Rooms is a description of the palatial hotels in the state that are open to receive guests from all the world.

The California Bungalow describes the favorite home of the people who come to settle in California for their health.

Education in California tells of the systems of education and describes California's great universities.

PALL MALL.

The January number opens with a first-rate motor story, "The Dust-Cloud," by E. F. Benson. In the series of the Eton school-days of celebrities, the Earl of Durham is the subject. "The Trials of Commander McTurk," by C. J. Cutcliffe Hyne, continue and there are the opening chapters of a new serial by Marie van Vorst, entitled "The Master of Craven." Among articles of a more solid character are "The Cave Dwellers of the Tunisian Sahara," and "A Painter of French and American Society: An Hour with M. Theobald Chartrain."

PEARSON'S (AMERICAN.)

To the February Pearson's Mrs. John van Vorst contributes as first article, "Six Score Years, the Natural Age of Man." There are several short stories and

The Modern Home of Fishes, some account of the fish and of the aquariums that have been built for fishes.

Varied Uses of the Automobile, an illustrated paper showing many different uses to which the automobile has been put.

The Foundlings of New York City, describing the charitable institutions that have been provided for the care of foundlings.

PEARSON'S (ENGLISH.)

The first and most startling contribution to the January Pearson's is a paper by the editor on "The Waste of Infant Life," with illustrations and statistics. The remainder of the number is largely made up of fiction; among the stories may be mentioned "The Lady Noggs, P.C.D.," "Long Night," "The Chronicles of Don Q.," etc.

How I Invented Interviewing, by Raymond Blithway, is interesting alike to the newspaper writer and the newspaper reader, as it tells of the beginnings of a most interesting phase of journalism.

REVIEW OF REVIEWS.

One of the most timely articles in the January number is a paper by W. T. Stead, discussing the new British Government. The review of leading articles of the month is especially readable, much attention being given to affairs in Russia. There is a series of opinions on the abolition of football, contributed by American college professors and a well illustrated article on "The Norwegian 'Ski' Manoeuvres." Attention is directed to:

England's Problem of the Unemployed, by Agnes C. Laut, a pen picture of some of the miseries witnessed by the author recently in London.

The Strikes and Lockouts of 1905, an estimate of the results achieved by the forces of organized labor and capital during the past year.

A Year of Canadian Progress, by J. P. Gertie, a summing up of the main features in Canadian national life during 1905.

Redevelopment of an Old State, a paper on the State of Maine, showing what has been done of late years to utilize its great natural resources.

ROYAL.

The January number is a bright production with plenty of stories and illustrations. "When Great Men Woo" tells of the courtship of several royal personages. In the series "Survivors' Tales of Great Events," the loss of the Victoria and the saving of the Calliope are described.

Story of the Bible Society gives a highly interesting account of a most remarkable institution, with many illustrations.

ST. NICHOLAS.

Three serial stories and a boys' life of Abraham Lincoln are running at present in St. Nicholas, that admirable magazine for the young. The January number in addition contains an amusing story by Ellis Parker Butler. There is an instructive article on the invention of the match, besides numerous other stories. St. Nicholas' illustrations are excellent.

STRAND (AMERICAN.)

There are seven stories in the January Strand by such familiar authors as H. G. Wells, F. Anstey, Robert Barr, Florence Warden, Richard Marsh and E. Nesbit. In the series of portraits of celebrities at different ages, Mark Twain and Henrik Ibsen are portrayed. "The Mutiny on the

Potemkin" gives an inside picture of a fearful scene in Russian history.

Playgrounds in the Sky describes, with illustrations, what is being done in crowded New York to provide children with outdoor sports.

SUCCESS MAGAZINE.

A Franklin cover makes the January Success Magazine look very attractive. It shows the first arrival of Franklin in Philadelphia and accompanies the article on "Franklin, the First Self-Made Man in America," which is one of the best features in the issue.

The Shameful Misuse of Wealth points out how wealth is accumulating in the hands of the few and of how it is being squandered foolishly.

Hughes, the Great Modern Inquisitor, is a character sketch of the New York counsel who has exposed the wrong-doing of the insurance officials.

Turning Children into Dollars is the second of Juliet Wilhoit Tompkins' arraignment of the forces that are supporting child labor.

SYSTEM.

The table of contents in the January issue is a lengthy one and a varied number of interests are covered. Every business man should make it a point to see this publication. Among the January features the following are noteworthy:

The Greatest Business Enterprise, an account of the business side of the construction of the Panama Canal.

Mexico's Battlefields of Business, a series of views showing typical factories, offices, stores and banks in Mexico.

Wholesaling by Mail, the second article on this subject, describing the evolution of the catalogue and the system by which the selling end is handled.

The Conquerors of Business, brief sketches of the three men who built up the harvester industry in the United States, McCormick, Deering and Jones.

TEMPLE BAR.

The January issue of Temple Bar begins a new series, issued at sixpence. It is a neat, well-printed magazine, with a high literary tone and without illustrations. A serial by Thomas Cobb, entitled "The Amateur Emigrants," begins; there is an important paper on Vladimir Korolenko, the Russian author, followed by a translation of one of his stories. The balance of the magazine is made up of short stories and poems, with an interesting article on "Sea Songs."

WINDSOR.

In addition to Anthony Hope's serial, "Sophy of Kravonia," in the January Windsor, there are six short stories, each of which is excellent in its way. The opening article treats of the art of James Sant, R.A., with reproductions of his best work. In "Chronicles in Cartoon," we are shown colored cartoons of potentates, princes and presidents. These are one and all very interesting. "The Super-annuation Department, A.D. 1945," is an amusing skit by E. F. Benson.

WORLD TO-DAY.

The January issue contains several notable contributions. From an art standpoint the illustrated account of "The Carnegie International Art Exhibition" is valuable. There is a timely article on "The Premiers of Europe," with portraits. W. T.

Stead writes entertainingly of the personality of the Czar.

The Re-Making of Colombia tells of the excellent work that is being done in Colombia by its president, General Reyes.

The Far-Flung Telephone describes the amazing development there has been of late years in the use of the telephone.

The Great Northwest gives a picture of the progress of Minnesota, North Dakota and South Dakota with illustrations.

Reforming a Labor Union shows how the teamsters' unions of Chicago have been taken out of the hands of schemers and made strong and independent.

WORLD'S WORK.

The busy man will find this magazine of peculiar interest. The January number is full of good things that will appeal to him and the illustrations are many and well produced. The following articles can be particularly commended:

The Cotton Growers, by Arthur W. Page, which studies the problem of cotton production in the southern states, showing the improved conditions which now prevail.

Swinging the March of Empire, telling about the recent development of Utah and Nevada, through railway construction.

The Last of the Territories, describing the people, cities, towns and industries of Arizona and New Mexico.

The Awakening of China, by Dr. W. A. P. Martin, a missionary's interpretation of the Chinese heycock and its significance.

Some Interesting
Books of the
Month Reviewed



Business Philosophy, by Benjamin F. Cobb. New York: Thomas Y. Crowell & Co. Cloth, \$1.20 net.

No one should be deterred from reading this book because of the apparent heaviness of its title. True, to speak of a philosophy of business suggests something weighty and academic. But dullness is not a failing of this excellent book, which needs but to be read to be appreciated.

Mr. Cobb mingles sound common-sense with a refreshing humor, and his pages are relieved with anecdotes and illustrative stories. He believes in keeping his readers entertained as well as instructed, a consideration that few authors bestow on their audience. From a wide experience in many business walks, he is able to draw much interesting material.

Starting with the belief that there is still as much chance for the humble climber with his foot on the bottom rung of the ladder to reach the top, he proceeds to lay down rules for the guidance of youth. The choice of a life-work; the influence, good or bad, of friends; the value of systems, are in turn discussed. He then passes on to the consideration of modern business conditions, pointing out the proper management of the office, showing how to handle customers, explaining the credit system and collec-

tions, and giving pointers on letter-writing, using the telephone, treatment of employees, and so on. He has a word to say about trading stamps and a good deal to say about advertising.

In a word, the book is full of suggestive material of a practical nature, of value to both employer and employee. Business men will find it very helpful.

The Young Man and the World, by Albert J. Beveridge. New York: D. Appleton & Co. Cloth, \$1.50 net.

In these days of graft, of political corruption and of unsavory exposures, it is a reassuring sign to find a United States senator writing a book of this nature. The magazines and newspapers would lead one to suppose that the whole political organism, root, branch and leaf, was corrupt. But that hardly this is not the case, is very evidently disproved by the splendid moral sentiments expressed by Senator Beveridge, of Indiana, in this volume.

The time is ripe for a modern book of good advice to the young man. Scores of books have been written in the past for this purpose, all admirable in their way, and productive of much good. But conditions have changed. New problems have arisen to perplex and mislead the young

man. He sees on every hand new devices and customs, unknown to his fathers, and his view of life is altered strangely. There is great need for a reiteration of the grand old principles in a form that will be in keeping with modern conditions.

Senator Beveridge has brought to his task an erudition that has been of immense strength to him in preparing his material.

The apt quotation from the Bible, Shakespeare, Burns and the many other writers to whom he has appealed, gives an added power to his own words and strengthens the impression. His tone, too, is entirely sympathetic. He has seen life, its good features and its evil features, and he knows well whereof he talks. Every young man should take seriously to heart the first four chapters of the book, on himself, his old home, his college life and his new home. These appeal to every youth.

Modern Industrial Progress, by C. H. Cochrane. Philadelphia: J. B. Lippincott Co. Over four hundred illustrations. Decorated cloth, \$3.00 net.

In commencing even a brief summary of the advances made in the mechanical arts in science, industry and invention, and all that goes towards the onward march of the world's progress, the author had before him a Herculean task. That the work has been well done is obvious from a perusal of this exhaustive work, containing 647 pages of well written descriptive matter, fully illustrated, treating of the marvellous strides made within the past fifteen years. The author states that Washington did not know what it was to ride in a railway train, nor to read a live morning paper, nor to receive telegrams, nor to sleep in a steam heated room, nor to wear machine made boots, all of which are looked upon to-day as necessities.

This volume covers the field from the general spread of civilization to the marvels of electricity, sub-marine and

aerial navigation. The major portion is given to describing the intricate and useful saving machinery, in many cases automatic in action, that has been produced of late, and goes on to state that such further advance is at present being made, that, in all probability, fifteen years from now many of these machines will have become superseded by others still more marvellous.

To merely enumerate the many branches touched would take considerable space; a few of these include the problem of transportation, advances in iron and steel, the evolution of vehicles, tools of destruction, and modern lighting, as well as the present day practice in all the important industries. To all those, whether engaged in industrial pursuits or otherwise, in any way interested in the general trend of progress, this book should appeal; and no disappointment be felt when a study is made of its contents.

Collected Poems, by Wilfred Campbell. Toronto: William Briggs. Cloth, \$1.50.

Of the numerous hand of Canadian poets, none occupies a more representative position than Campbell. His verse, which is here collected for the first time into a single volume, breathes a lofty patriotism and an ardent love of nature that gives a distinction to his writing. His dramatic gift is also notable and some of his dramatic verse is of a high order of merit, giving indication of still better things to come. It is a pleasure to have so choice a Canadian edition of a Canadian poet.

A Canadian Girl in South Africa, by Maud E. Graham. Toronto: Wm. Briggs. Cloth, \$1.00.

Miss Graham was one of the Canadian teachers who went to South Africa in 1902 to instruct the young Boer children in the concentration camps. In this book she gives a narrative of the trip to South Africa and her experiences there. Her ob-

servations of men and things are clever and amusing, and her story reads with all the freshness and charm of a good novel. The many illustrations scattered through the book add much to its value.

Seffy, by John Luther Long. Indianapolis: The Bobbs-Merrill Co. Cloth, decorated pages and illustrations, \$1.50.

Seffy's love story was full of troubles. He was a lovable chap, with his curly yellow hair, and Sally, the girl he adored, was a beauty and liked him, but then the ways of the Pennsylvania Dutch were against him and because he was slow his rival ousted him and married Sally. But even then there was hope for poor Seffy, and in the end he was able to gratify his father's cherished wish. The story is cleverly written and the colored illustrations add much to its charm.

The Storm Signal, by Gustave Fredrick Mertins. Indianapolis: The Bobbs-Merrill Co. Cloth, \$1.50.

Despite a few defects in the working out of the plot, this book can truthfully be pronounced a remarkable novel. Its main theme is the negro problem in the southern states and the storm signal denotes the menace that is threatening American civilization. As a picture of the life and character of the negro to-day, the book is powerful. Some scenes reach a height of passion that thrills the reader. Several whites are introduced into the story and the love interest worked out among them gives a contrasting picture to the villainies of the blacks.

A Self-Supporting Home, by Kate V. Saint Maer. New York: The Macmillan Co. Cloth, illustrated, \$1.75.

This is a practical book, the result of several years' experience.

The writer has been a city woman, striving to keep up a home for her husband on a small allowance. She conceived the happy idea of taking a small farm out in the country and going in for poultry raising, dairying, etc. By this means she was able to establish a self-supporting home. The book is full of information and sound advice on the various problems that confront the person who wishes to go in for this kind of life.

Miss Desmond, by Marie Van Vorst. New York: The Macmillan Co. Cloth, \$1.50.

A modern character novel, with the scene laid in Southern France. Miss Desmond, a puritan New Englander, is brought by circumstances into the gay life of the old world and there gradually her narrow vision is enlarged. She is very beautiful and natural, and soon men begin to pay homage to her. Her love story is prettily and sympathetically told, and the development of her character and outlook is carefully worked out.

Twisted Eglantine, by H. B. Marriot Watson. New York: D. Appleton & Co. Cloth, \$1.50.

When that famous court gallant, Sir Piers Blakiston, of Hone, after being storm-tossed in the Solent landed one evening in the harbor of Lymington he was plunged by fate into an unexpected love affair that almost proved his undoing. He who had successfully conquered the affections of many a court beauty was compelled to bite the dust by the pretty country girl, Barbara Garraway. The book is full of the intrigues by which he strove to win her love, but she had virtue and a worthy lover on her side, and withstood all his advances. The picture which the author has drawn of Sir Piers is a masterpiece.

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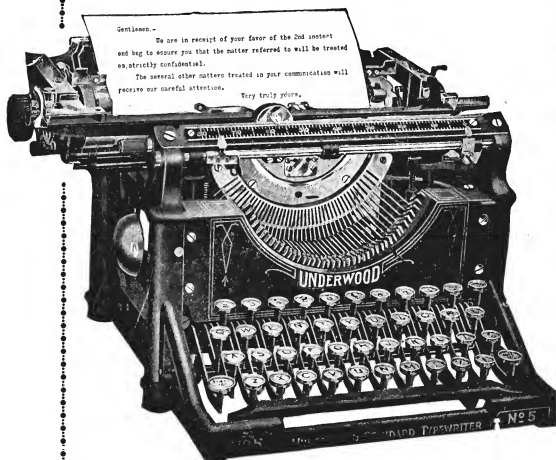
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